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Region XI

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STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION XI

Part I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

May 1942

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WATER

1. Characteristics of water
2. Properties of water
3. Action for water

U.S. DEPARTMENT OF AGRICULTURE

WASHINGTON, D. C.

1914
1915
1916
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1918

INTRODUCTION

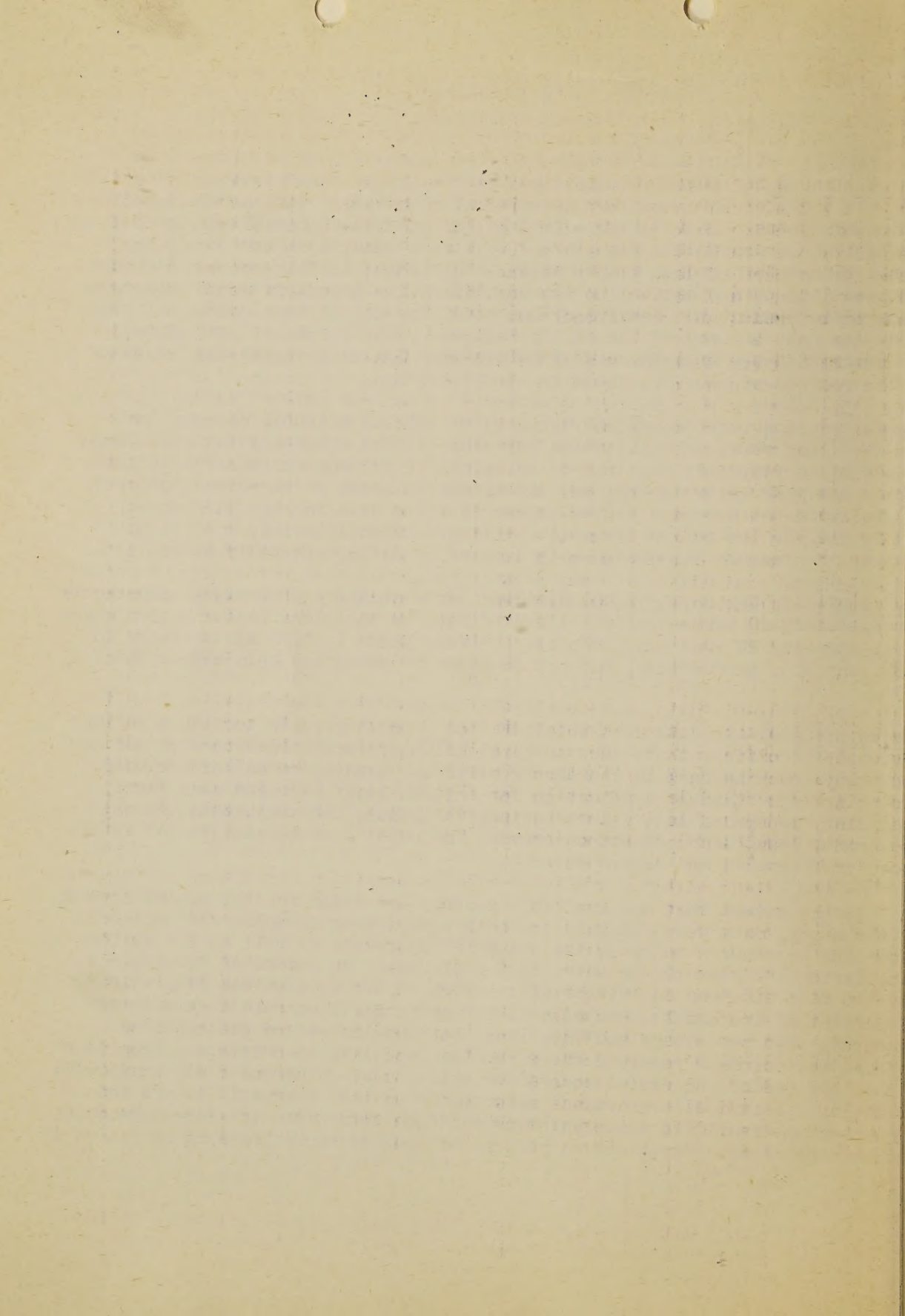
This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. It is planned to make the results of additional tabulations available in a comparable form, prior to a more complete analysis and any formal report for general distribution. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.—The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to ascertain the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to learn the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.—In Region XI, 1,902 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939, and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.—All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business"; leases; debt adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 52 percent of the sample borrowers in Region XI for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study. A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Eighty-seven percent of the borrowers for whom no record of



performance was available, although expected, had received only one standard loan. Also, 23 percent of those with no performance record were paid up or inactive by the end of the period covered by the study. Loan, collection, and grant data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

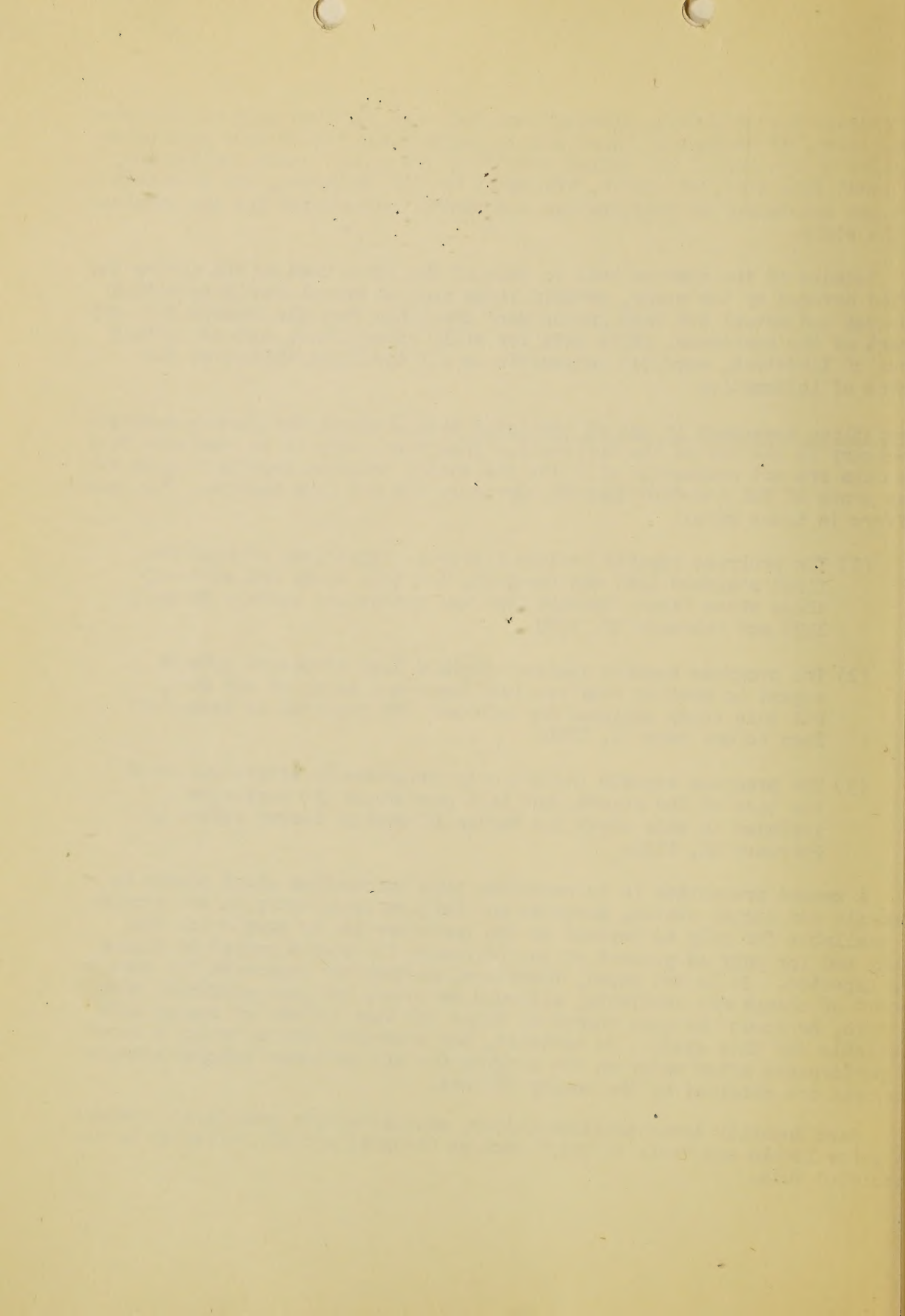
Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items such as actual family operating expenses and actual net cash income were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.—Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

- (1) The progress reports include borrowers regardless of when the first standard loan was received, but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.
- (2) The progress reports include standard loan borrowers without regard to whether they received emergency loans at any time, but this study excluded any borrower who received an emergency loan before March 1, 1936.
- (3) The progress reports include only borrowers in active status at the time of the report, but 14.2 percent of the borrowers included in this study for Region XI were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 44 percent of the borrowers in the sample for the study and for only 48 percent of the borrowers for whom a record of change was expected. It is not known, therefore, whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are obtained by the county offices.

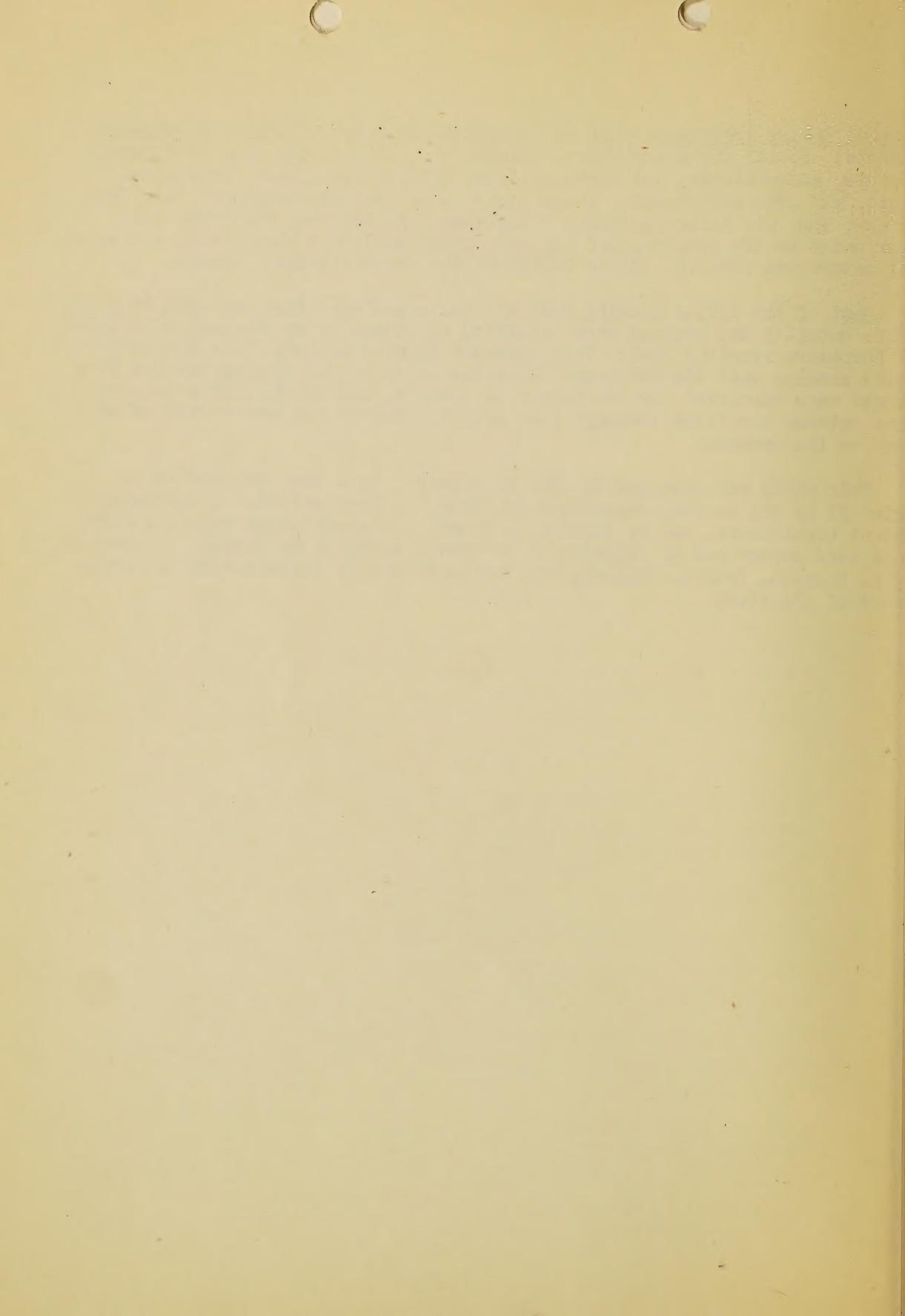
Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God," such as drought, are all reflected in the tabulated data.



Types of tables presented.-This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program, and how they progressed, and what aid of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by States or by the period in which the borrowers received their first standard loan or by both State and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region XI by WPA workers supervised by Thomas F. Wren and John E. Springer, project supervisors, and by Lincoln C. Tisdale, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCarman. Roy L. Roberts, Fred L. Garlock, and George E. Jarvis collaborated in various phases of the study.



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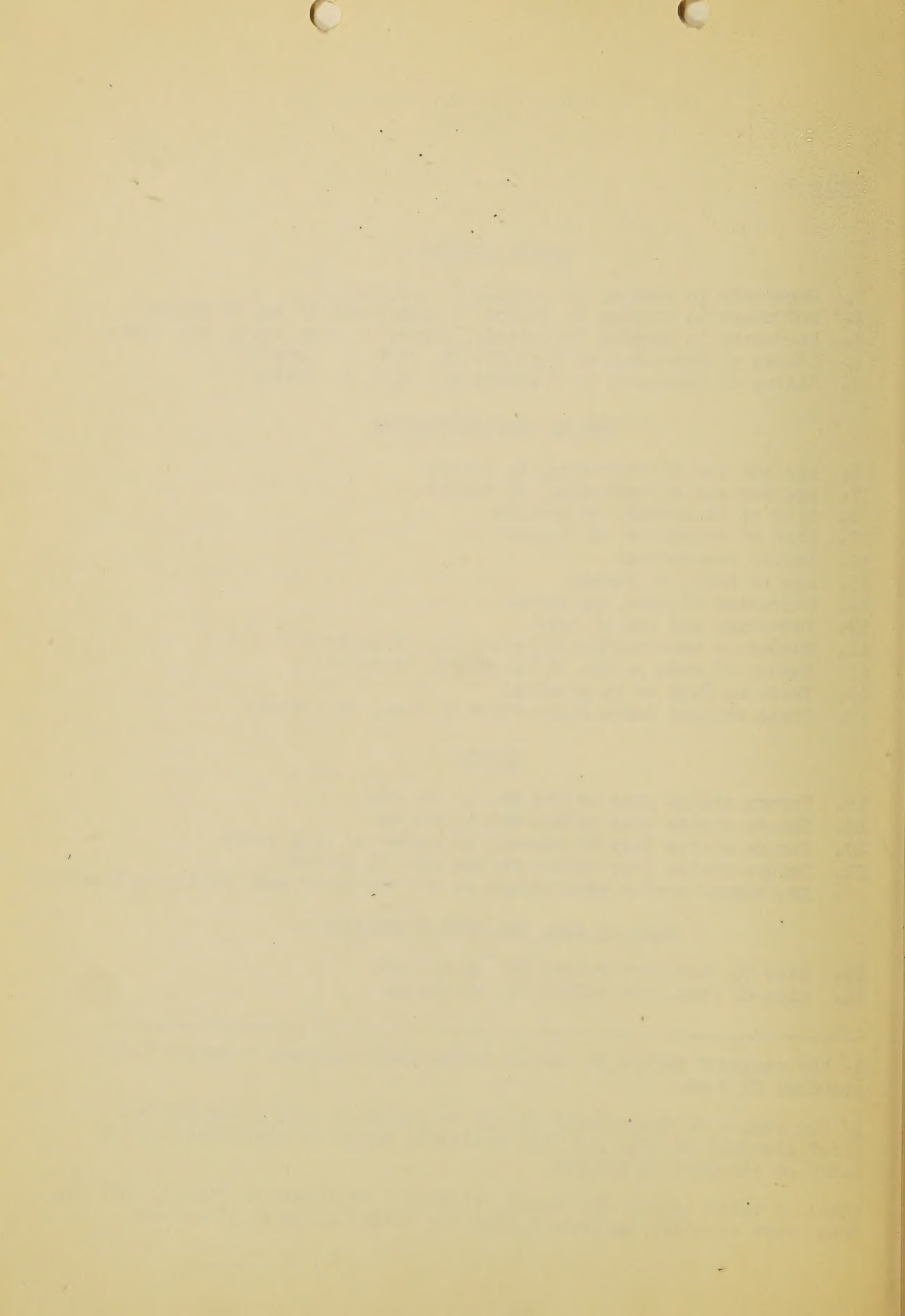
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1/ "By periods" refers to period during which borrower received first standard RR loan.

2/ "By number of crop years" refers to number of crop years between first standard RR loan and last available record of performance after entry on standard RR program.

Note: A table is for the Region, without a breakdown by States, periods, crop years or other controls unless the title indicates otherwise.



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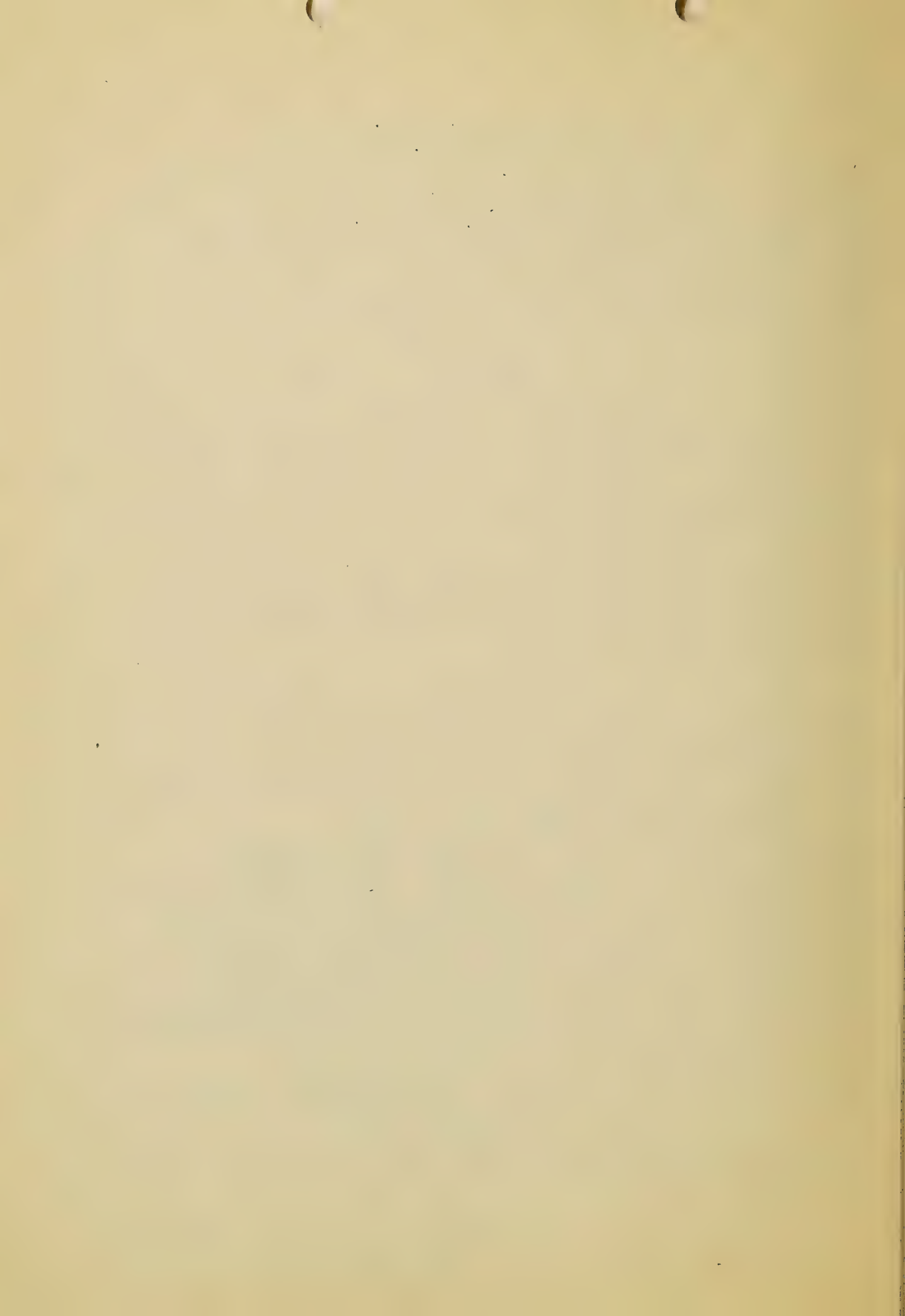


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SUMMARY - SELECTED STATISTICS

Number of borrowers in sample: 1,902

Number of borrowers with a record of performance after entry on RR: 813

Borrowers still active two to three years after first loan: 76 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 41 percent

Median number of persons in household: 4.5

Most common family composition: (1) husband, wife, and 3 or more children under 16, and (2) husband, wife, 2 or more children under 16 and 1 or more 16 or older

Median age of household head: 43

Median grade finished by household head: 8.8

Households including male youths (nonheads) aged 16 to 24: 24 percent

Borrowers living less than 1 year on the farm to be operated during one year of first standard RR loan: 40 percent

Borrowers who were full or part owners during year before first loan: 17 percent

Borrowers who were full or part owners during last year of record: 56 percent

Borrowers who were not farm operators during major part of crop year before first loan: 25 percent

Median size of farm during year before first loan for borrowers having farms: 74 acres

Median size of farm during last year of record: 79 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 31 acres

Median acres in crops during last year of record: 40 acres

Borrowers reporting gardens during year before first loan: 23 percent

Borrowers reporting gardens during last year of record: 33 percent

Median cash receipts during year before first loan: \$875

Median change in cash receipts: \$211

Borrowers reporting an increase in cash receipts: 41 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: \$750

Median change in cash receipts from farm for owners who had such receipts during year before first loan: \$167



Most common major sources of receipts during year before first loan: (1) livestock and produce, (2) crop sales, (3) off-farm work

Most common major source of receipts during last year of record: (1) livestock and produce, (2) crop sales

Borrowers with some receipts from off-farm work during year before first loan: 56 percent

Borrowers with some receipts from off-farm work during last year of record: 52 percent

Borrowers who were farm operators during year before first loan who reported receipts from benefit payments during year before first loan: 5 percent

Borrowers with receipts from benefit payments during last year of record: 17 percent

Median net worth at time of first loan: \$1,494

Median net worth, excluding equity in farm real estate, at time of first loan: \$816

Median change in net worth: \$116

Median change in net worth, excluding equity in farm real estate: \$18

Borrowers reporting an increase in net worth: 57 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 51 percent

Median value of assets at time of first loan: \$2,645

Median liabilities at time of first loan: \$704

Median change in liabilities: \$517

Borrowers with no cows or other cattle at time of first loan: 25 percent

Borrowers with no cows or other cattle at time of last record: 8 percent

Borrowers with no hens or other poultry at time of first loan: 32 percent

Borrowers with no hens or other poultry at time of last record: 17 percent

Borrowers with no sows or other hogs at time of first loan: 56 percent

Borrowers with no sows or other hogs at time of last record: 34 percent

Borrowers entering NR program between March 1, 1936-February 28, 1937
receiving more than 1 standard loan by February 28, 1939: 50 percent

Most important major purposes of loans as measured by amount of money loaned:
(1) current farm operating expenses, (2) livestock and poultry,
(3) debt settlement and refinancing

Most important major purposes of loans as measured by percentage of borrowers
receiving loan for specified purposes: (1) livestock and poultry,
(2) current farm operating expenses, (3) machinery and equipment

Borrowers loaned money for family expenses: 21 percent

Borrowers receiving some grants some time between March 1936 and February 1939:
18 percent



Tables 1, 2, and 3

About one-third of the 1,902 borrowers in the sample lived in each of the 3 States. Over two-fifths of the borrowers entered the standard loan program during the first period covered by the study (March 1, 1936 to February 28, 1937); nearly one-third entered the program during the second period (March 1, 1937 to February 28, 1938); and more than one-fourth entered during the third period (March 1, 1938 to February 28, 1939).

Of the borrowers for whom some record of performance in farm and home activities after entry on the program was expected, a record was not available for close to 52 percent. The last available record of performance during the period covered by the study applied to the first crop year after the first standard loan for 27 percent of the borrowers, to the second crop year after the first standard loan for 14 percent, and to the third crop year after the first standard loan for less than 8 percent.

The relation between the period of the first standard loan and the crop year after the first loan to which the last record of performance applies is shown by table 3. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although some of the first period borrowers have a last record applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 133 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance reported covers the 1938 crop. From table 3 and supplementary data, it is known that of the 239 borrowers with last records for the second crop year after the first loan, 132 entered the program during the first period; the performance of 89 of these 132 covers the 1937 crop and the performance of 43 covers the 1938 crop, and another 107 entered during the second period and their performance covers the 1938 crop. Of the 461 borrowers whose last records applied to the first crop year after the first standard loan, 153 entered the program during the first period and of these, 125 have records covering the 1936 crop and 28 have records for the 1937 crop; 176 of the group with 1-year records entered during the second period and 132 during the third period. Performance of the second period group covers the 1937 crop for 72 borrowers and the 1938 crop for 104, while the records of the 132 third period borrowers necessarily pertain to the 1938 crop.

Thus of the 833 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1938 crop for 519 or 62 percent, the 1937 crop for 189 or 23 percent, and the 1936 crop for 125 or 15 percent.



Bureau of Agricultural Economics
Study of FSA Standard Loan RR BorrowersMay, 1942
Region XI

Table 1.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by States 1/

Borrowers' State of residence at time of first standard loan	:	:	Borrowers receiving first standard loan between			
			Total : 3/1/36- : 3/1/37- : 3/1/38-			
			first standard loan : borrowers: 2/28/37 : 2/28/38 : 2/28/39			
			Number	Number	Number	Number
Washington	:	:	617	311	166	140
Oregon	:	:	605	196	213	196
Idaho	:	:	680	289	221	170
Total, all States	:	:	1,902	796	600	506
			Percent	Percent	Percent	Percent
Washington	:	:	100.0	50.4	26.9	22.7
Oregon	:	:	100.0	32.4	35.2	32.4
Idaho	:	:	100.0	42.5	32.5	25.0
Total, all States	:	:	100.0	41.9	31.5	26.6

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.

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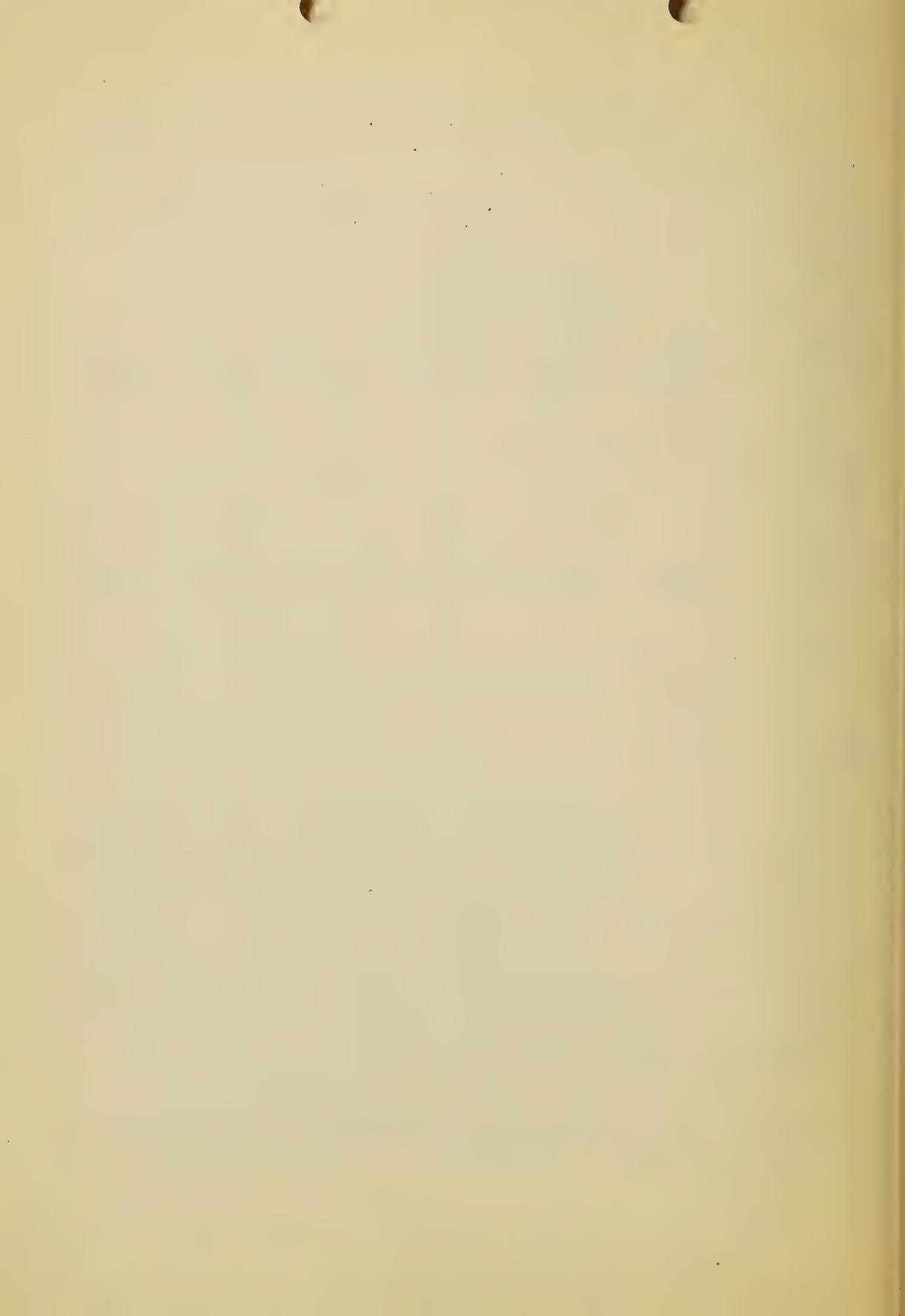
Table 2.-BORROWERS IN SAMPLE: Number and percentage of borrowers classified by number of crop years between first standard loan and last available record of performance after entry on standard RR program, by States 1/

Borrowers' State of residence at time of first standard loan	Borrowers by number of crop years between first loan and last record					
	No record after first loan					
	On program					
	less than: 1 crop year or more 1 year 2 years 3 years					
	Number	Number	Number	Number	Number	Number
Washington	617	24	324	143	71	45
Oregon	605	81	269	156	74	25
Idaho	680	65	298	164	90	63
Total, all States	1,902	180	891	461	239	133
	Percent	Percent	Percent	Percent	Percent	Percent
Washington	100.0	XII	55.7	24.2	12.9	7.7
Oregon	100.0	XXX	51.3	29.3	14.1	4.8
Idaho	100.0	XXI	45.5	26.7	14.5	10.2
Total, all States	100.0	XIX	51.6	26.8	13.9	7.7

1/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.

2/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ Includes 64 borrowers whose status was "paid up" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.



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Table 3.—BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classed by period of first standard RR loan 1/ and by number of crop years 2/ between first standard loan and last available record of performance after entry on standard RR program, by States

[illegible]

Period of first standard loan is the period during which first standard RR loan was authorized.

2/ Number of crop years is determined by the interval between the date of the farm and home plan (RRI4) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan.

S/ No record after first loan because first standard loan was received after August 31, 1938.

TABLE 1.-STATUS: Number and percentage of borrowers classified by status on February 28, 1939, by period of first loan and RP loan

Status of borrowers on February 28, 1939	Total borrowers	Borrowers receiving first standard loan by period			
		Number	Percent	Percent	Percent
Active 1/	1,641	85.3	70.4	89.9	46.6
Paid up 2/	221	11.6	19.1	8.3	5.4
During period of first loan	69	3.4	4.4	2.0	1.8
After period of first loan	152	8.0	14.7	6.3	—
Inactive 3/	50	2.6	4.5	1.8	0.6
Total	1,912	100.0	100.0	100.0	100.0
Number reporting	1,932	59	10	52	—

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equaled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

Notes: A comparable table is also available for each State in the Region.

Eighty-six percent of the borrowers were still active at the close of the period of study (February 28, 1939); 12 percent were paid up and the balance of less than 2 percent were inactive. The majority of the paid-up and inactive borrowers had entered the program during the first period. Four percent of all borrowers paid up during the same period the first loan was received and did not come back for another loan.

Nine of the 221 paid-up borrowers and only 1 of the 50 inactive borrowers were reported as liquidated by a public sale.

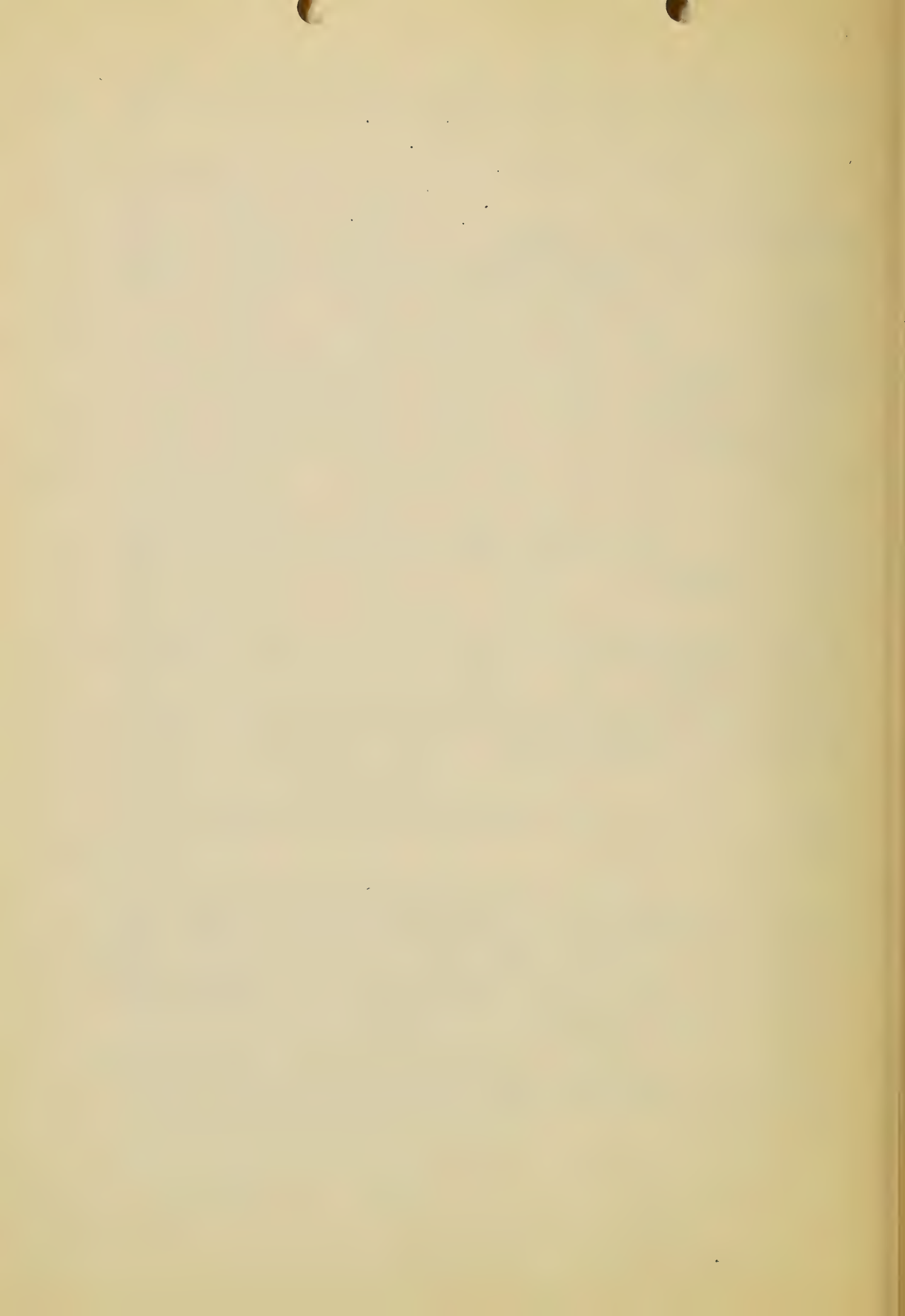


Table 5.-STATUS: Number and percentage of standard PR borrowers classified by status on February 28, 1939, by States

Status of borrower on February 28, 1939:	Total borrowers		Borrowers' State of residence at time of first standard loan			
	Number	Percent	Washington	Oregon	Idaho	
Active 1/	1,631	35.8	34.6	56.1	86.5	
Paid up 2/	221	11.6	10.5	12.7	11.6	
During period of first loan:	69	1.6	4.4	1.3	3.4	
After period of first loan:	152	3.0	6.3	9.4	8.2	
Inactive 3/	50	2.6	4.9	1.2	1.9	
Total	XXX	100.0	100.0	100.0	100.0	
Number reported:	1,902		517	605	880	

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

There was little difference among the States in the proportion of borrowers who were paid up. However, Washington had a larger proportion of inactives than did Oregon or Idaho.

The 1 inactive borrower reported as liquidated by public sale lived in Idaho.

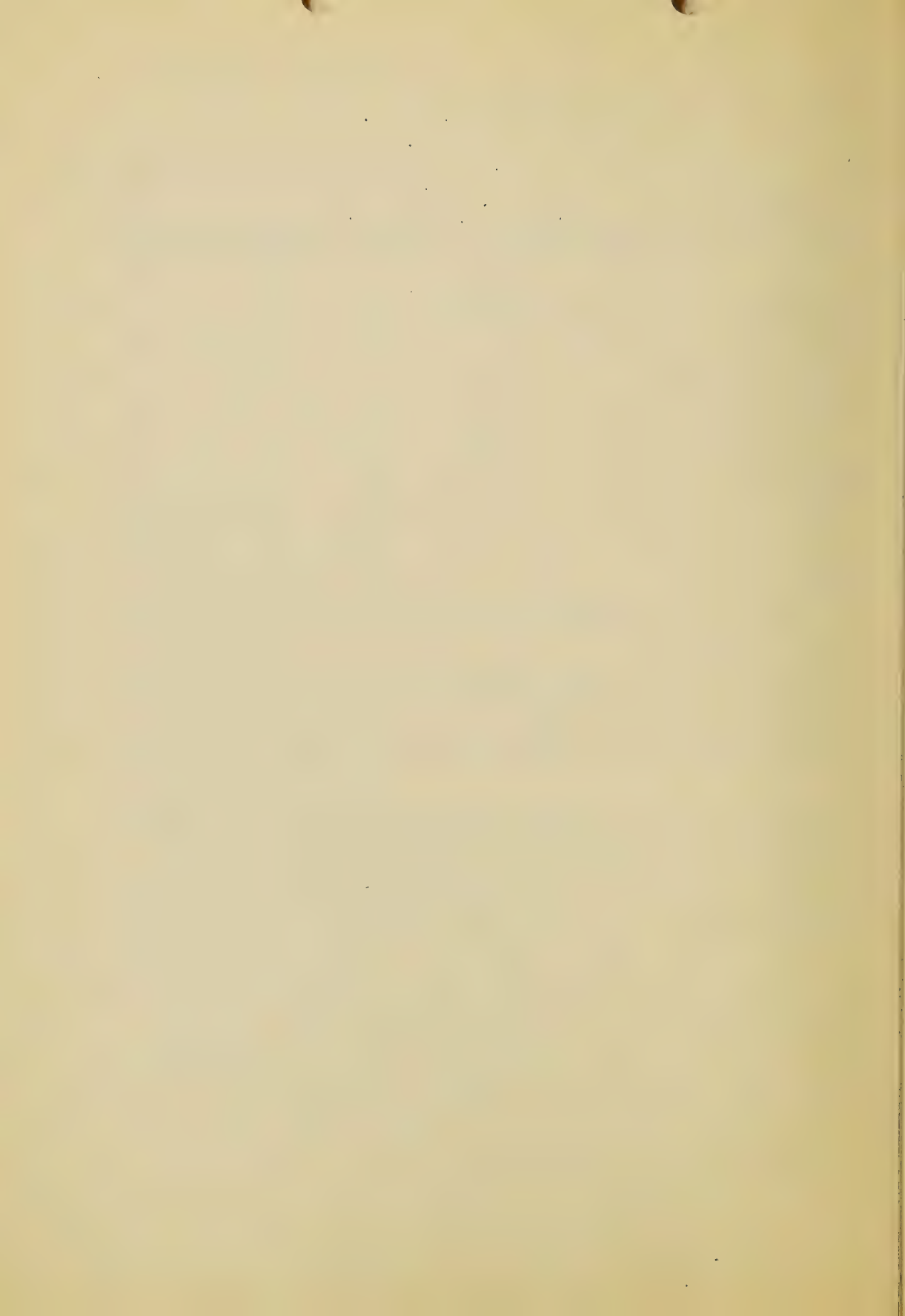


Table 6 - AGE AND SEX DISTRIBUTION OF ALL PERSONS IN HOUSEHOLDS OF BORROWERS AT TIME OF FIRST STANDARD LOAN, BY SEX AND AGE, BY PERCENT OF FIRST STANDARD LOAN.

Age at time of first standard loan	Persons in households of borrowers receiving first standard loan between													
	Total persons		3/1/36-2/28/37				3/1/37-2/28/38				3/1/38-2/28/39			
	Total		Total		Total		Total		Total		Total		Total	
	1/ Male	Female	1/ Male	Female	1/ Male	Female	1/ Male	Female	1/ Male	Female	1/ Male	Female	1/ Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	11.1	5.7	5.3	10.7	5.3	5.4	11.7	4.5	5.2	11.1	5.4	5.4	5.4	5.4
5 to 9	12.0	6.3	6.6	13.3	6.5	6.8	13.6	6.6	6.9	11.6	5.7	5.7	5.7	5.7
10 to 14	14.1	7.4	6.6	13.6	8.9	6.7	14.9	8.5	6.4	14.0	7.3	6.7	6.7	6.7
15	2.5	1.2	1.3	2.4	1.4	1.1	2.4	1.0	1.4	2.9	1.4	2.5	2.5	2.5
Total, under 16	40.7	20.6	19.8	40.0	20.1	20.2	42.5	20.6	19.9	39.6	19.9	40.1	40.1	40.1
16 to 24	15.8	8.7	7.4	16.0	8.5	7.2	15.8	8.2	7.4	16.0	9.1	8.7	8.7	8.7
25 to 34	11.3	5.6	5.7	10.6	5.1	5.4	10.3	5.6	5.2	12.8	6.4	6.4	6.4	6.4
35 to 44	14.1	7.2	6.9	14.4	7.3	6.9	13.6	6.6	7.0	14.1	7.3	6.9	6.9	6.9
45 to 54	11.3	6.4	4.9	11.3	6.1	5.2	11.4	4.6	4.0	11.0	6.3	6.3	6.3	6.3
55 to 64	5.1	3.3	1.7	5.5	3.7	1.8	4.3	1.0	1.5	4.9	1.0	1.8	1.8	1.8
65 and over	1.7	1.1	0.6	2.2	1.4	0.8	1.3	0.8	0.4	1.6	1.0	1.8	1.8	1.8
Total	100.0	52.9	47.0	100.0	52.4	47.6	100.0	53.4	45.3	100.0	52.2	47.7	47.7	47.7
Number of persons reporting age 2/														
	3/													
	8,009				3,365				2,617				2,107	

- 1/ Total includes all persons for whom age was known, regardless of whether sex was known.
 2/ Exclusive of 82 persons whose age was unknown.
 3/ Based upon 1,398 borrowers reporting age data for household members, out of the 1,798 borrowers in the study.

Note: A comparable table is also available for each State in the Region.

Of all persons in households of borrowers at the time of the first standard loan, 41 percent were under 16 and 2 percent were aged 65 and older. The youth group, aged 16 to 24, comprised 16 percent of all persons. Males, aged 16 to 64, were less than one-third of all persons, being 31 percent of the total.

It is evident that some borrowers reported the age of only a part of the household members since there were only 4 borrowers reporting no age data whatsoever, but there were 82 persons which age was unknown.



Table 7.-AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard loan, by age and sex, by State

Age at time of first standard loan	Persons in households of borrowers by State of residence at time of first standard loan											
	Total persons			Washington			Oregon			Idaho		
	Total:	1/ Male	Female	Total:	1/ Male	Female	Total:	1/ Male	Female	Total:	1/ Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	11.1	5.7	5.3	9.9	5.3	4.6	10.0	4.8	5.0	13.0	6.9	6.1
5 to 9	13.0	6.3	6.6	12.1	6.1	5.9	11.5	5.8	5.6	14.9	7.0	7.8
10 to 14	14.1	7.4	6.6	13.9	7.8	6.1	13.7	7.2	6.5	14.5	7.3	7.1
15	2.5	1.2	1.3	2.1	1.3	0.8	2.9	1.4	1.5	2.6	1.1	1.5
Total, under 16	40.7	20.6	19.8	38.0	20.5	17.4	38.1	19.2	18.6	41.0	22.3	22.3
16 to 24	15.8	8.7	7.4	15.4	7.7	7.7	15.9	8.9	7.0	16.2	8.9	7.4
25 to 34	11.3	5.6	5.7	11.3	5.6	5.6	10.0	5.2	4.8	12.3	5.9	6.4
35 to 44	14.1	7.2	6.9	15.1	7.9	7.4	14.4	6.9	7.6	13.0	6.9	6.1
45 to 54	11.3	6.4	4.9	11.7	6.5	5.2	14.1	7.7	6.3	8.6	5.2	3.4
55 to 64	5.1	3.3	1.7	6.4	4.0	2.5	5.3	3.7	1.6	3.8	2.5	1.3
65 and over	1.7	1.1	0.6	2.1	1.5	0.5	2.2	1.2	1.0	1.1	0.7	0.4
Total	100.0	52.9	47.0	100.0	52.7	46.3	100.0	52.8	46.9	100.0	52.4	47.6
Number of per- sons report- ing age 2/	3/ 8,089			2,479			2,520			3,090		

- 1/ Total includes all persons for whom age was known, regardless of whether sex was known.
- 2/ Exclusive of 82 persons whose age was unknown.
- 3/ Based upon 1,898 borrowers reporting age data for household members, out of the 1,900 borrowers in the study.

Idaho had by far the largest proportion of persons under 16 years of age - 45 per-
cent as compared with 38 percent in the other 2 States. Correspondingly, Idaho had a
smaller percentage of its people in the age groups aged 35 and over. Differences among
the States were not marked for youths aged 16 to 24, but Idaho had a smaller proportion
of persons aged 65 and over and of males aged 16 to 64. In each State, as in each
period, the men outnumbered the women.



Table 8.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by period of first standard loan

Number of persons: in household at time of first standard loan:	Borrowers receiving first standard loan between					
	Total		3/1/36- 2/28/37		3/1/37- 2/28/38	
	Number	Percent	Percent	Percent	Percent	Percent
1	92	4.9	5.2	4.3	5.0	
2	303	16.0	16.9	15.5	16.1	
3	361	19.0	19.4	17.4	20.3	
4	360	18.9	16.9	20.5	20.2	
5	306	16.1	15.6	17.2	15.7	
6	206	10.9	10.2	11.0	11.7	
7	114	6.0	7.6	4.2	5.8	
8	70	3.7	3.7	4.2	3.2	
9	45	2.4	2.5	2.7	1.8	
10	22	1.2	1.0	3.7	0.8	
11 and over	17	0.9	1.0	1.2	0.4	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,896		793	600	503	
Number not reporting	6		3	---	3	
Median number of persons in household	4.5		4.5	4.6	4.5	

Note: A comparable table is also available for each State in the Region.

The median size of household was 4.5 persons. The median was about the same for first, second, and third period borrowers. Families of 3, 4, and 5 persons made up 54 percent of the total, while those of 1 and 2 persons were 21 percent and those of 6 or more were 25 percent of the total.



Table 9.-SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by States

Number of persons: in household at time of first: standard loan	Total		Borrowers' State of residence at time of first standard loan			
	borrowers					
	Number	Percent	Washington	Oregon	Idaho	
1	92	4.9	4.5	5.8	4.3	
2	303	16.0	16.9	16.4	14.8	
3	361	18.9	23.3	18.9	15.4	
4	360	19.0	20.9	18.6	17.7	
5	306	16.1	14.6	17.2	16.5	
6	206	10.9	7.8	10.8	13.7	
7	114	6.0	5.7	4.3	7.8	
8	70	3.7	2.8	4.1	4.1	
9	45	2.4	1.5	2.0	3.1	
10	22	1.2	1.1	0.7	1.6	
11 and over	17	0.9	0.5	1.2	1.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,096		614	603	677	
Number not reporting	6		1	2	3	
Median number of persons in household		4.5	4.3	4.5	4.9	

Idaho families averaged largest with a median size of 4.9 persons; Washington families averaged smallest with 4.3 persons. In Idaho, 31 percent of the families included 6 or more persons as compared with 23 and 20 percent for Oregon and Washington respectively.

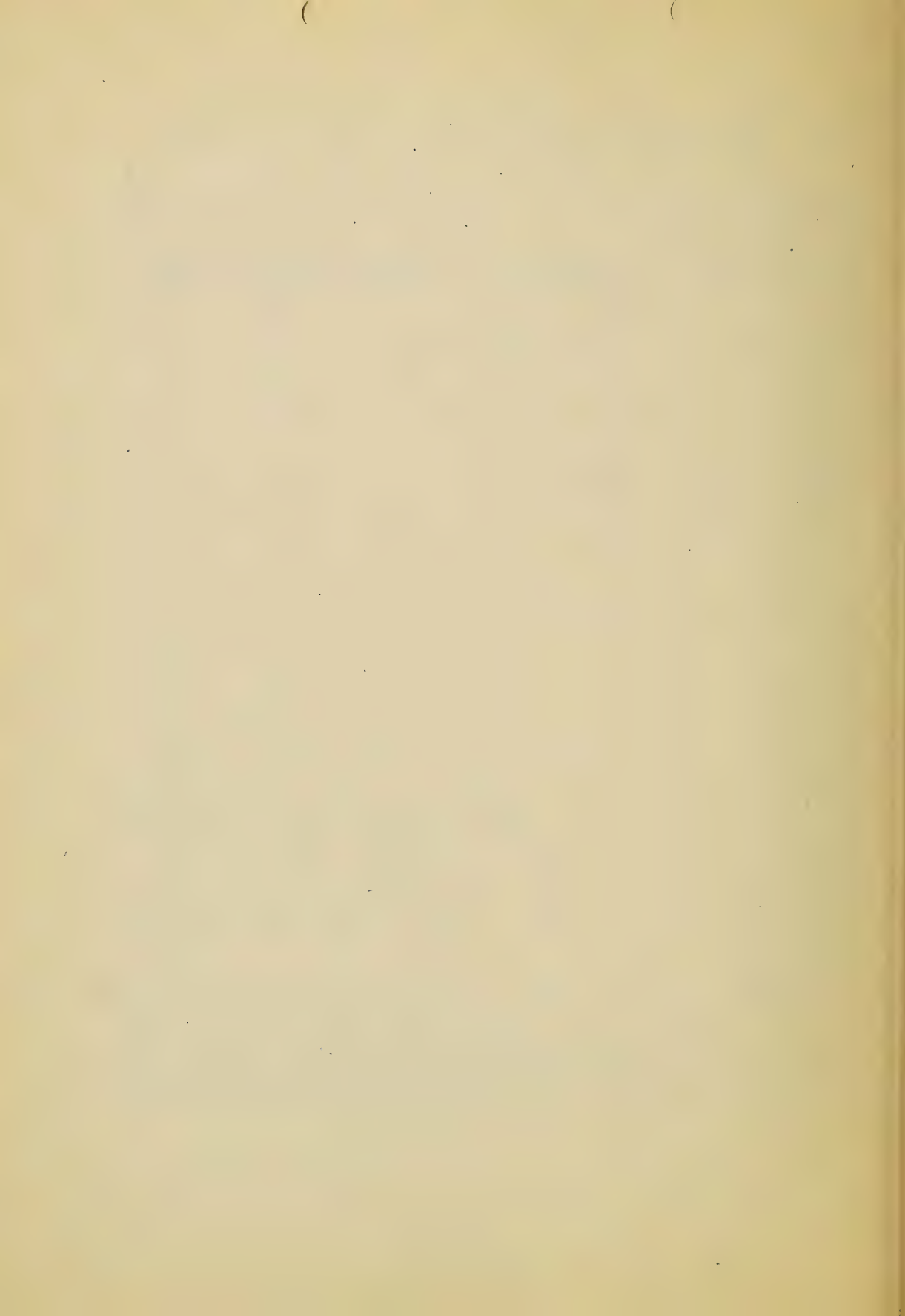


Table 10.—FAMILY COMPOSITION: Number and percentage of borrowers classified by family composition at time of first standard RR loan

Family composition at time of first standard loan	Total borrowers	
	Number	Percent
Normal families	1,576	89.4
Husband-wife; 2 persons	274	17.4
Husband-wife, 1 child under 16; 3 persons	222	14.1
Husband-wife, 2 children under 16; 4 persons	209	13.3
Husband-wife, 3 or more children under 16; 5 or more persons	236	14.9
Husband-wife, 1 or more persons 16 or older; 3 or more persons	303	19.2
Husband-wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	129	8.2
Husband-wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	331	21.0
Broken families 1/	94	5.9
Nonfamily types 2/	106	6.6
Total reporting	1,576	100.0
Number not reporting	26	

1/ Male or female without spouse but with 1 or more children.

2/ Single head only or single head and another person or persons of same sex.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers as only 11 percent were not of this type. About two-thirds, 65 percent, of the families were normal families and had 1 or more children under 16. Thirty-four percent of the families had 1 or more persons aged 16 or older in addition to the husband and wife. One-fourth of the families contained a husband and wife, children under 16, and one person usually adult, aged 16 or older. Fifty percent of the families consisted of only husband and wife.



Table 11. - AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard FR loan, by States

Age of household head	Total		Borrowers' State of residence at time of first standard loan			
	borrowers		Washington:	Oregon:	Idaho	
	Number	Percent	Percent	Percent	Percent	
16 to 24	88	4.7	3.5	2.7	7.2	
25 to 34	378	20.1	10.7	17.2	24.0	
35 to 44	569	30.3	11.1	28.3	31.5	
45 to 54	516	27.5	20.9	20.2	23.5	
55 to 64	250	13.4	15.2	15.4	11.3	
65 and over	67	3.6	4.3	4.0	2.5	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,878		69	598	472	
Number not reporting	24		8	7	9	
Median age of household head	43.3		43.8	45.6	42.0	

The median age of borrowers was 43 years. The median age of head in Idaho, 41 years, was almost 5 years younger than the average in Oregon, and about 3 years younger than in Washington. One-fourth of all borrowers were under 35 and 17 percent were aged 55 and over. Idaho had the smallest percentage of heads aged 55 and over and the largest percentage under 35.



Table 12.—EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by States

Highest grade finished			Borrowers' State of residence at time of first standard loan			
	Total					
	borrowers		Washington	Oregon	Idaho	
	Number	Percent	Percent	Percent	Percent	
None	17	1.0	1.4	0.7	0.8	
1 to 3	16	0.9	1.3	0.7	0.8	
4 to 5	55	3.1	4.3	1.8	3.2	
6	63	3.6	3.8	4.2	2.9	
7	68	3.9	4.7	3.9	3.2	
8	303	45.8	43.8	48.1	45.6	
9	114	6.5	6.6	5.9	6.9	
10	165	9.4	8.6	6.8	12.3	
11	61	3.5	3.1	2.9	4.3	
12	231	13.2	13.6	12.7	11.2	
13 or more	159	9.1	8.8	12.1	6.8	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,752		551	545	650	
Number not reporting	150		60	60	30	
Median grade finished by household head	8.8		8.8	8.8	8.9	

Only one-eighth of the household heads failed to complete the eighth grade; 46 percent stopped at the end of the eighth grade or stopped before completing the ninth grade; more than one-fifth completed at least the twelfth grade. Nine percent completed 1 or more years beyond the twelfth grade. The median grade finished was 8.8. Oregon had a larger proportion of borrowers finishing high school than had either Washington or Idaho, although all 3 States had practically the same median. Washington had the largest proportion of borrowers who failed to complete the eighth grade.



Table 13.—EDUCATION AND AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RR loan

Highest grade finished	:	Total : borrowers	Age of head											
			: 16 to	: 25 to	: 35 to	: 45 to	: 55 to	: 65 or	: over					
			: Number	: Number	: Number	: Number	: Number	: Number	: Number					
None	:	17	:	2	:	3	:	3	:	3	:	2	:	1
1 to 3	:	16	:	1	:	1	:	2	:	7	:	2	:	—
4 to 5	:	55	:	—	:	3	:	11	:	22	:	16	:	3
6	:	63	:	1	:	9	:	16	:	24	:	9	:	4
7	:	68	:	1	:	9	:	24	:	24	:	8	:	2
8	:	803	:	12	:	132	:	260	:	255	:	128	:	22
9	:	114	:	8	:	26	:	43	:	29	:	7	:	1
10	:	165	:	19	:	48	:	57	:	31	:	7	:	2
11	:	61	:	8	:	19	:	27	:	3	:	4	:	—
12	:	231	:	24	:	82	:	66	:	32	:	19	:	8
13 or more	:	159	:	10	:	40	:	30	:	44	:	26	:	8
Unknown	:	150	:	—	:	16	:	30	:	42	:	30	:	11
Total	:	1,902	:	88	:	378	:	569	:	516	:	260	:	67
Median grade finished by household head:	:	8.3	:	10.9	:	10.2	:	8.8	:	8.6	:	8.6	:	8.7

* Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each State in the Region.

This table shows the relation between age and education. The median grade finished is highest for the youngest heads, but from age 35 and older there is little difference among the age groups by 10-year periods.



Table 14. NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by period of first standard loan

Number of male youths aged 16 to 24	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
None	1,433	75.8	75.9	76.3	75.1	
1	347	18.4	17.9	18.7	18.7	
2	85	4.5	4.8	4.0	4.6	
3 or more	24	1.3	1.4	1.0	1.4	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,889		787	596	504	
Number not reporting	13		9	2	2	

Note: A comparable table is also available for each State in the Region.

(5A-3)

Table 15.-NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan, by States

Number of male youths aged 16 to 24	Total		Borrowers' State of residence at time of first standard loan			
	borrowers		Washington	Oregon	Idaho	
	Number	Percent	Percent	Percent	Percent	
None	1,433	75.8	78.7	72.3	76.5	
1	347	18.4	16.3	22.0	17.0	
2	85	4.5	4.2	4.2	5.0	
3 or more	24	1.3	0.8	1.5	1.5	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,889		612	601	676	
Number not reporting	13		5	4	4	

Nearly one-fourth of the households had 1 or more male youths (other than household head) aged 16 to 24. Eighteen percent of the borrowers had 1 such youth, 4 percent had 2, and 1 percent had 3 or more.

(5A-4)



Table 16.--YEARS ON FARM: Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RR loan

Years on farm to be operated	Total borrowers	
	Number	Percent
Less than 1	534	39.5
1 but less than 2	236	17.5
2 or more	580	43.0
Total reporting	1,350	100.0
Number not reporting	552	

Fifty-seven percent of the borrowers had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan; two-fifths of the borrowers had been on this farm less than 1 year. A considerable part of what appears to be a high rate of mobility is due to the fact that one-fourth of the borrowers were starting in as farm operators; during the major part of the year before the first loan they were farm laborers or nonfarm. Information concerning "years on farm" was not known for 29 percent of the borrowers in the study.

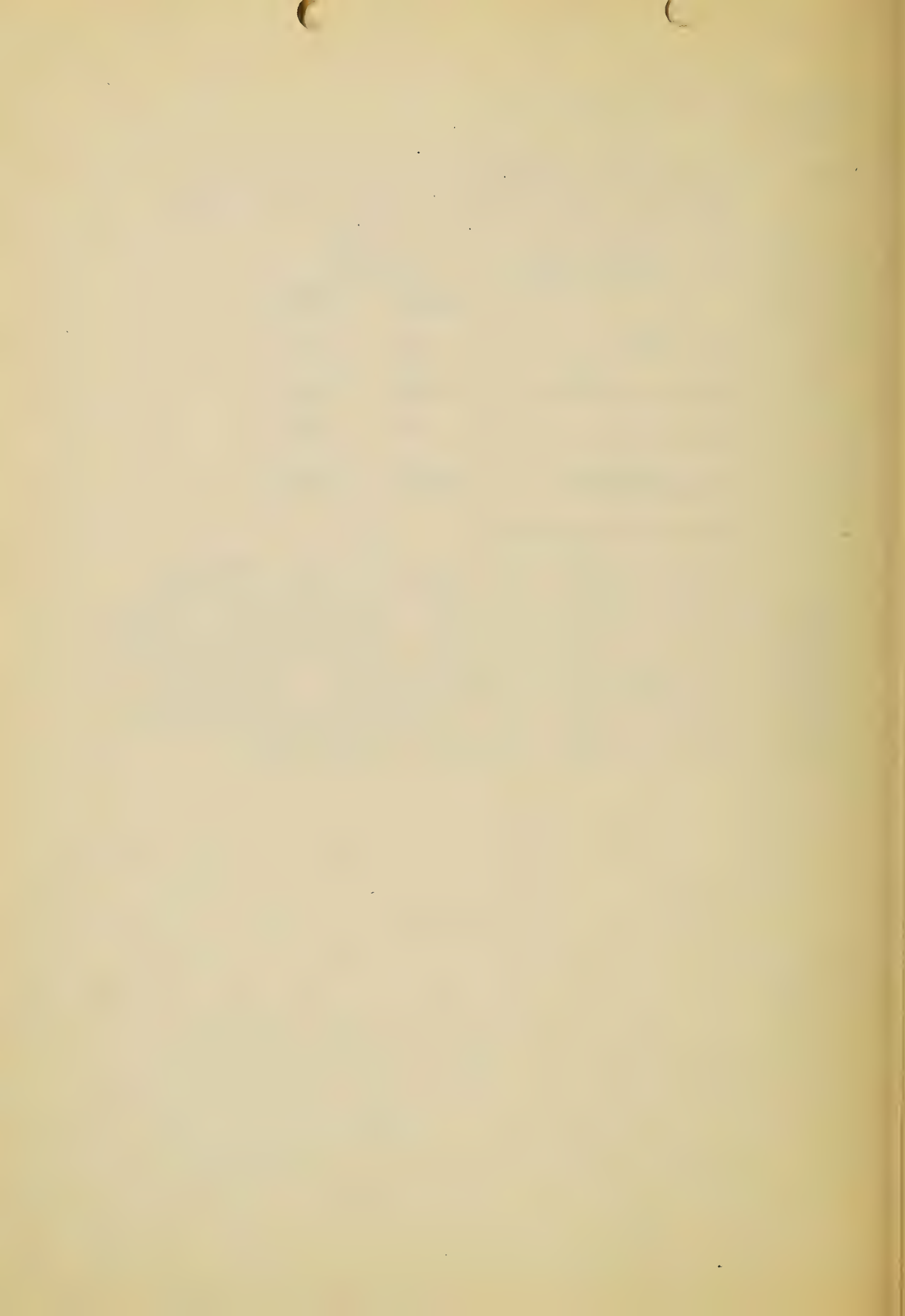


Table 17.—TIMES CHANGED FARMS: Percentage of borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan 1/

Number of times changed farms	Borrowers receiving first standard loan between		
	3/1/37- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Percent	Percent	Percent
0	87.4	92.6	98.2
1	11.3	7.2	1.8
2	1.3	0.2	—
3	—	—	—
4 or more	—	—	—
Total	100.0	100.0	100.0
Number reporting	761	600	505
Number not reporting	25	—	1

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total moves between the time of receiving the first standard RR loan and February 28, 1939.

Note: A comparable table is also available for each State in the Region.

Thirteen percent of the first period borrowers changed farms 1 or more times after entry on the program and before February 28, 1939; most frequently there was only 1 change. Seven percent of the second and less than 2 percent of the third period borrowers had changed farms.

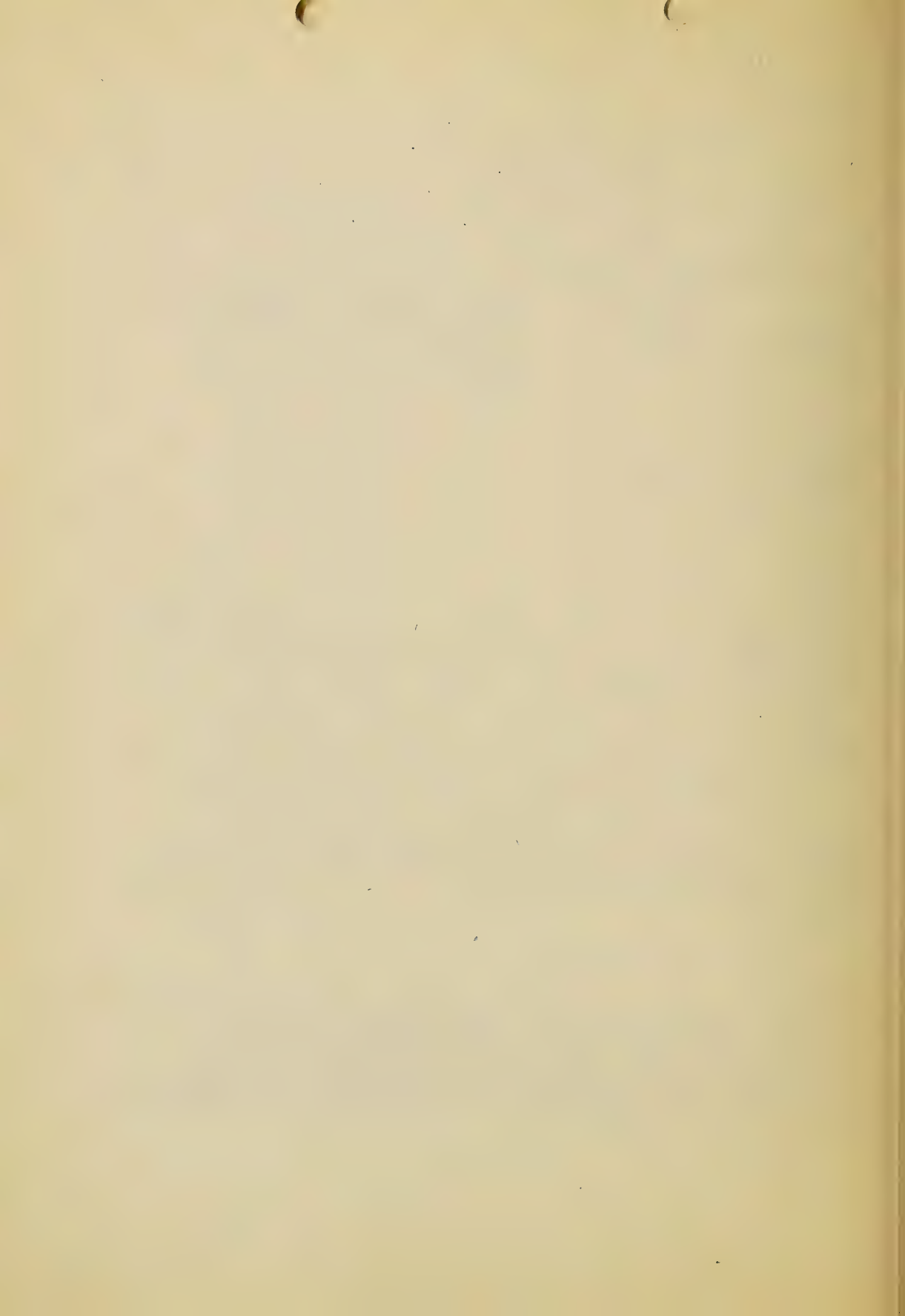


Table 18.—TENURE STATUS YEAR BEFORE R1: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 2/

Tenure status year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36- 3/28/37	3/1/37- 3/23/38	3/1/38- 3/23/39
	Number	Percent	Number	Percent	Percent
Full owner	741	39.9	42.3	28.0	37.0
Part owner 2/	132	7.2	5.2	7.0	9.1
Tenant	514	27.6	27.5	28.0	27.4
Cropper	2	0.1	0.3	—	—
Hired or unpaid farm laborer	101	5.4	3.7	7.0	6.3
Nonfarm	371	19.9	20.3	20.0	19.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,861		182	186	199
Number not reporting	41		14	14	13

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each State in the Region; a table showing the type and length of lease is available for 101 borrowers reporting lease data out of 12,842 borrowers who rented land.

Almost one-half, 47 percent, of the borrowers owned all or part of the farm operated during the year before receiving an RR loan. Twenty-eight percent were tenants, 40 percent were not in agricultural, and 5 percent were farm laborers during the major part of the crop year. There was little change by period except for a decrease in full owners and a corresponding increase in part owners and an increase in farm laborers in the second and third periods over the first period.



Table 19. TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by States 1/

Tenure status year before first standard loan			Borrowers' State of residence at time of first standard loan			
	Total					
	borrowers		Washington	Oregon	Idaho	
	Number	Percent	Percent	Percent	Percent	
Full owner	741	39.9	45.0	41.8	33.2	
Part owner 2/	132	7.1	7.7	6.6	7.0	
Tenant	514	27.6	21.7	27.6	33.2	
Cropper	2	0.1	—	—	0.3	
Hired or unpaid farm laborer	101	5.4	4.3	4.5	7.3	
Nonfarm	371	19.9	21.1	19.5	19.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,851		609	595	657	
Number not reporting	41		8	10	23	

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 103 borrowers reporting lease data out of the 648 borrowers who rented land.

Owners were most frequent in Washington, where 53 percent of the borrowers owned all or part of the farm operated during the year before the first standard loan, as compared with 41 percent of the borrowers in Oregon and 40 percent of those in Idaho. The order was reversed for tenants, Idaho having the largest proportion and Washington the smallest. Idaho also had the largest proportion of borrowers who had been farm laborers, 7 percent. The States all had about the same percentage of borrowers who had been "nonfarm."



Table 20.--TENURE STATUS LAST RR BORROWER Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status : during last year : of record after : entry on RR :	Borrowers by number of crop years after first loan				
	Total				
	borrowers	1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent
Full owner	369	44.9	44.5	44.3	46.9
Part owner 2/	90	10.9	10.0	11.4	13.3
Tenant	364	44.2	45.5	44.3	39.8
Cropper	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	823		458	237	128
Number not reporting 3/	10		3	2	5

1/ Tenure status is that held during major part of last crop year of record.

2/ A part owner rents part and owns part of the farm operated.

3/ May include an occasional borrower with other than farm-operator status but exclusive of 1,069 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 138 borrowers reporting lease data out of the 454 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

Fifty-six percent of the borrowers were full or part owners during the last crop year for which a record was available after entry on the RR program; all the rest were tenants. The percentage of tenants was largest for the borrowers who had been on the program 1 year and decreased with length of time on the program.



Table 21.—TENURE STATUS YEAR BEFORE IR AND LAST IN RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard IR.

Tenure status year before first standard loan	Borrowers by tenure status during last year of record after entry on IR					
	Total	Full	Part	Tenant	Cropper	Un-
	borrowers:	owner	owner 2/	known 3/	Number	Number
	Number	Number	Number	Number	Number	Number
Full owner	307	282	19	4	---	2
Part owner 2/	64	7	51	5	---	1
Tenant	237	16	10	208	---	3
Cropper	1	---	---	1	---	---
Hired or unpaid farm laborer	41	6	---	35	---	---
Nonfarm	167	49	9	107	---	2
Unknown	16	9	1	4	---	2
Total 4/	833	369	90	364	---	10

1/ Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operated.

3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.

4/ Exclusive of 1,069 borrowers with no record after entry on IR.

Note: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

Most of the borrowers who had been farm laborers before IR became tenants; nearly two-thirds of those who had been "nonfarm" also shifted to tenants; the rest became full or part owners. The shifts in status were not marked for other tenure groups. Only 9 out of the 371 owners and part owners were known to have dropped to a tenant status, while 26 of the 237 who had been tenants had changed to an owner status.

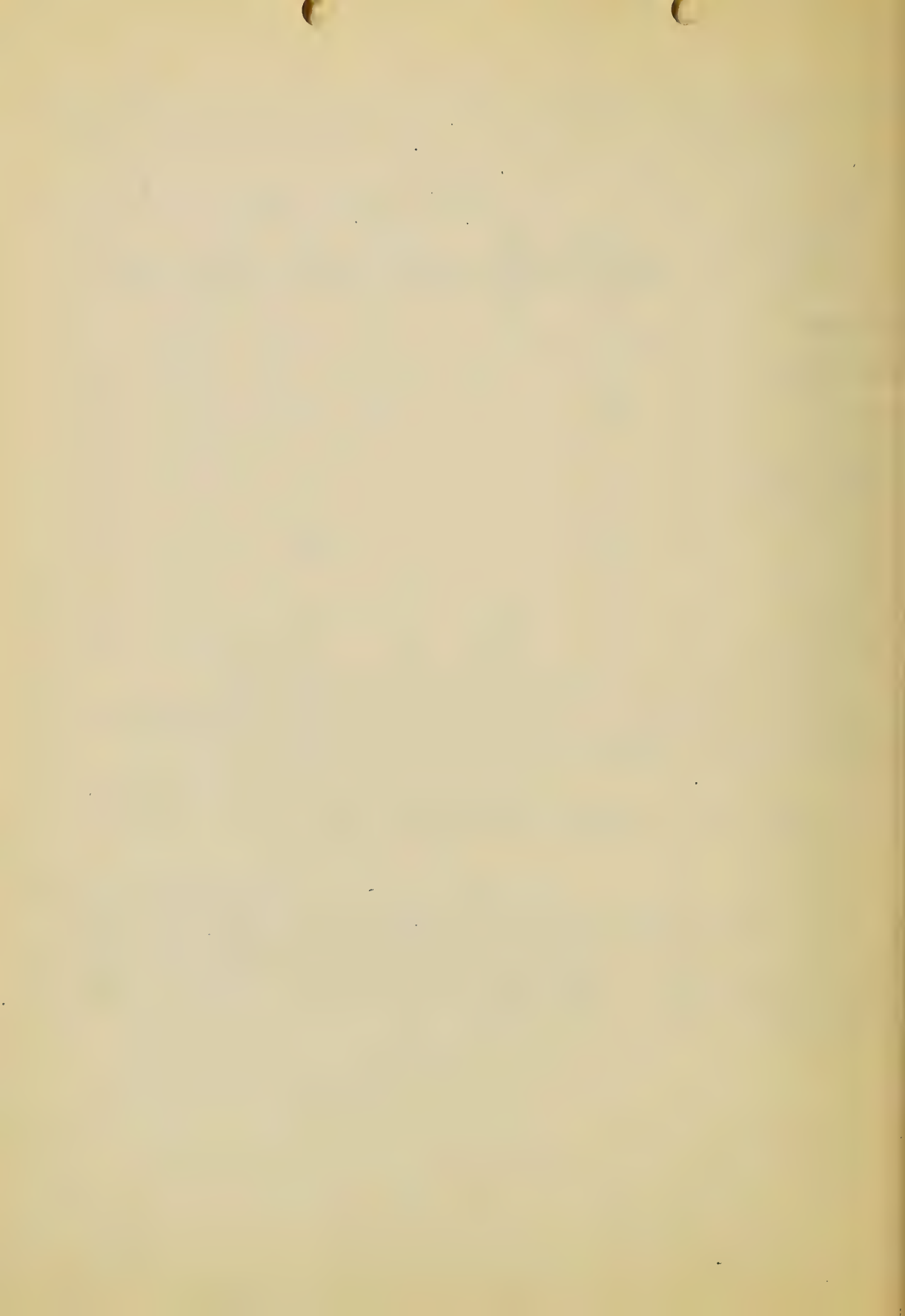


Table 22.—TENURE STATUS YEAR BEFORE RR AND NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number of borrowers classified by tenure status during year before first standard RR loan and by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan

Tenure status year before	:	Total	Number of male youths aged 16 to 24					
			:	:	:	:	:	:
first standard loan	:	borrowers:	0	1	2	3 or more	Unknown	
	:	Number	Number	Number	Number	Number	Number	
Full owner	:	741	526	159	35	14	7	
Part owner	:	132	99	27	6	—	—	
Tenant	:	514	380	103	23	5	3	
Cropper	:	2	2	—	—	—	—	
Hired or unpaid farm laborer	:	101	92	6	1	2	—	
Nonfarm	:	371	301	47	19	2	2	
Unknown	:	41	33	5	1	1	1	
Total	:	1,902	1,423	347	85	24	13	

Note: A comparable table is also available for (a) each State in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each State by each of the 3 periods of first standard loan.

Fewer of the borrowers who had been farm laborers or nonfarm had male youths in their households than of the borrowers who were owners or tenants during the year before the first loan.

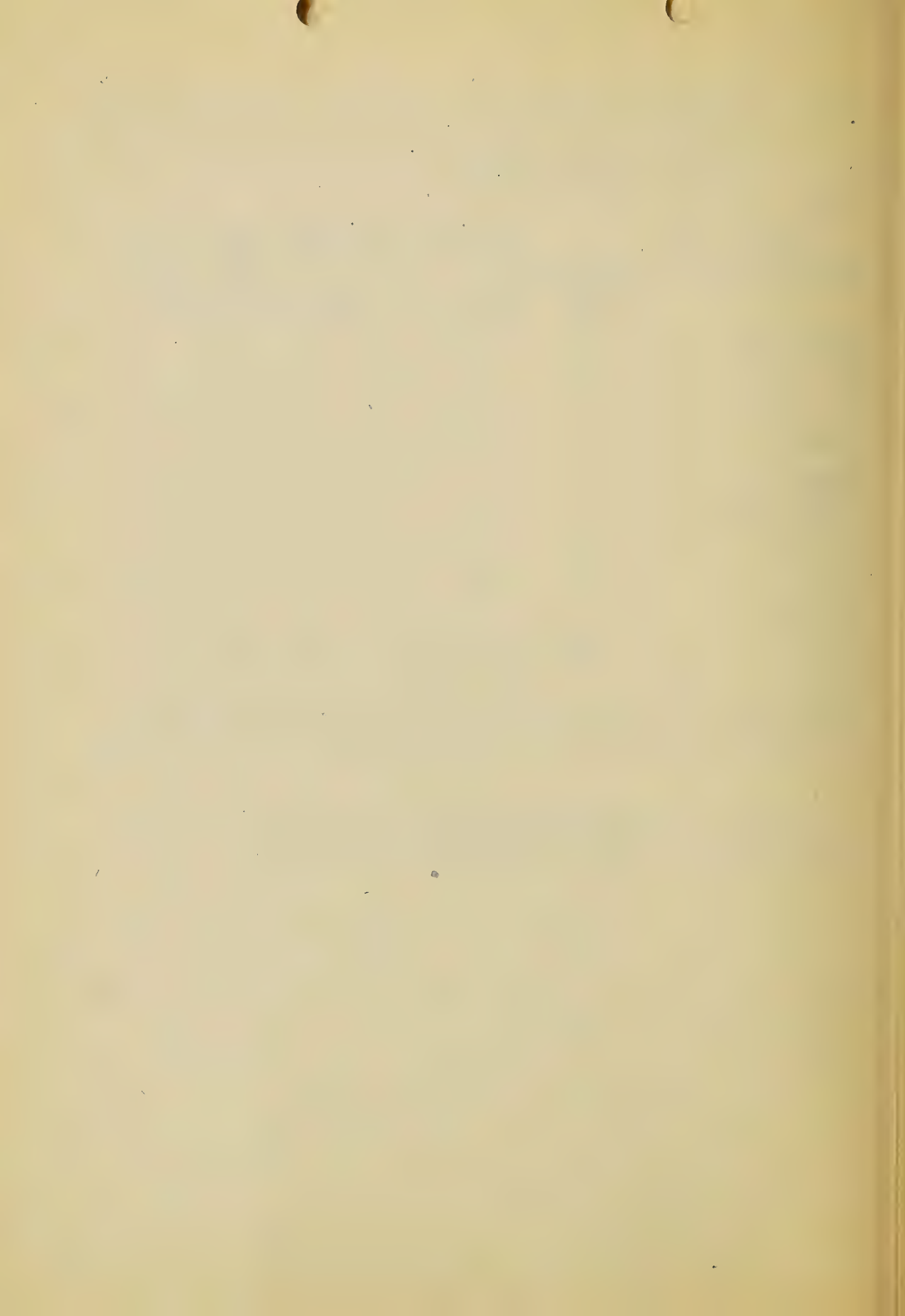


Table 23.—SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm year before first standard loan	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	Percent
Less than 20	194	14.4	22.3	9.7	7.0	
20 to 49	329	24.5	30.3	18.7	21.6	
50 to 99	317	23.6	21.3	28.3	21.9	
100 to 174	242	18.0	14.5	18.2	23.4	
175 to 259	80	5.9	4.2	7.8	6.7	
260 to 499	111	8.3	4.2	11.2	11.5	
500 to 999	57	4.2	2.9	4.4	6.2	
1,000 and over	15	1.1	0.3	1.7	1.7	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,345		576	411	356	
Number not reporting	111		44	38	29	
Median acres in farm	74		47	88	99	

1/ Exclusive of 446 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each State in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 74 acres. The median for borrowers entering the program during the third period, 99 acres, was more than twice the median for first period borrowers, 47 acres. Sixty-two percent of the farms were under 100 acres and 18 percent were 100 to 174 acres. Only 20 percent of the farms were 175 acres or larger in size. Over half of the first period borrowers had farms less than 50 acres in size as compared with between 28 and 29 percent of the second and third period borrowers.

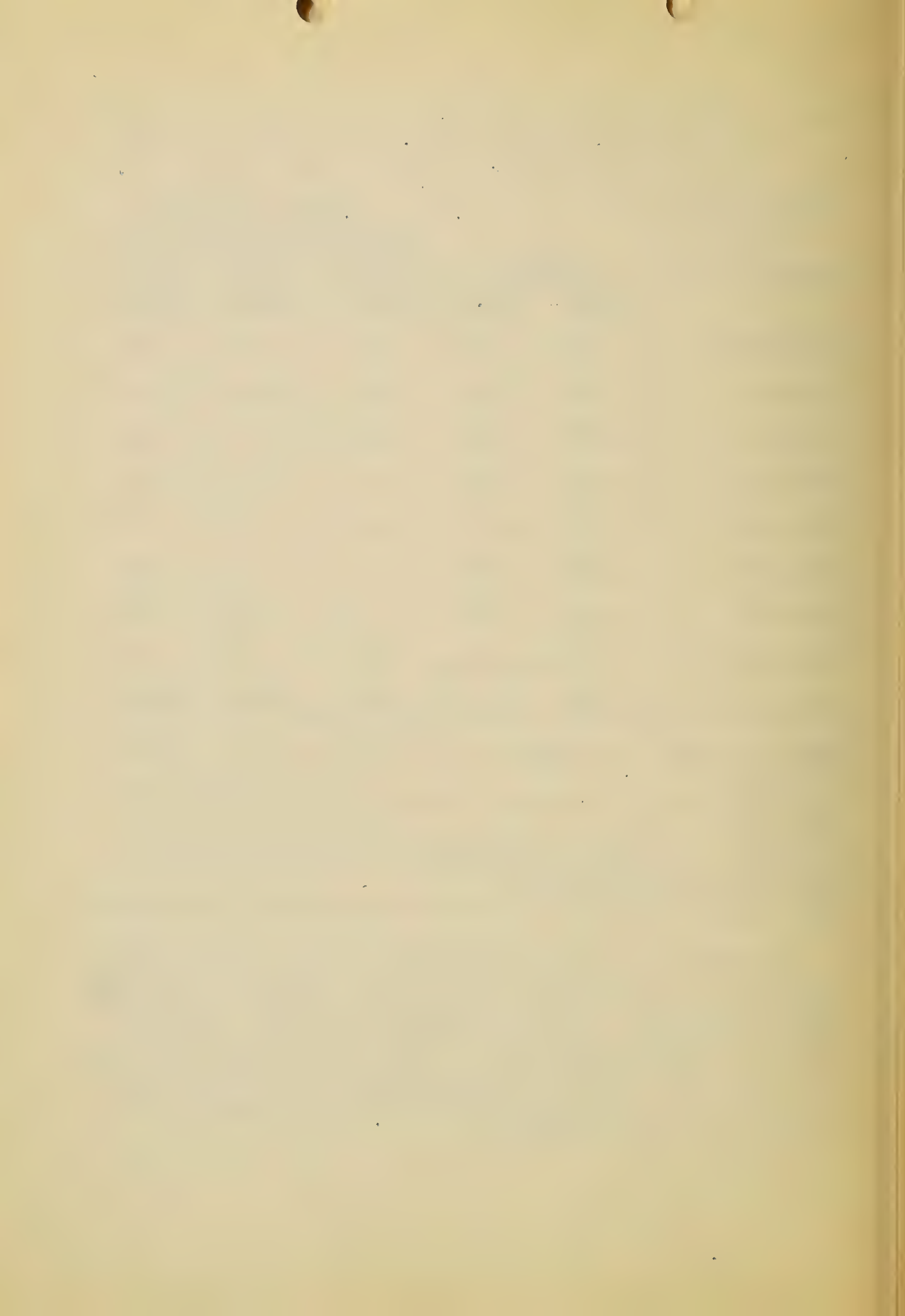


Table 24.—SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by States 1/

Acres in farm year before first standard loan	Total		Borrowers' State of residence at time of first standard loan			
	Borrowers		Washington	Oregon	Idaho	
	Number	Percent	Percent	Percent	Percent	
Less than 20	194	14.4	31.6	6.7	5.5	
20 to 49	329	24.5	26.1	24.7	22.7	
50 to 99	317	23.6	10.4	31.3	28.6	
100 to 174	242	18.0	10.5	22.1	21.2	
175 to 259	80	5.9	2.6	7.0	7.2	
260 to 499	111	8.3	7.0	8.4	9.3	
500 to 999	57	4.2	3.4	4.6	4.8	
1,000 and over	15	1.1	1.4	1.4	0.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,345		440	430	475	
Number not reporting	111		34	47	30	
Median acres in farm	74		41	62	88	

1/ Exclusive of 446 borrowers reporting no farm during crop year before first standard RR loan.

The median size of farm during the year before the first loan for borrowers in Oregon was 87 acres and in Idaho was 88 acres, both more than double the 41-acre median for Washington. Washington stood out for the large proportion of borrowers having farms of less than 20 acres in size and for the small proportion having farms between 50 and 259 acres in size, when compared with the other 2 States.



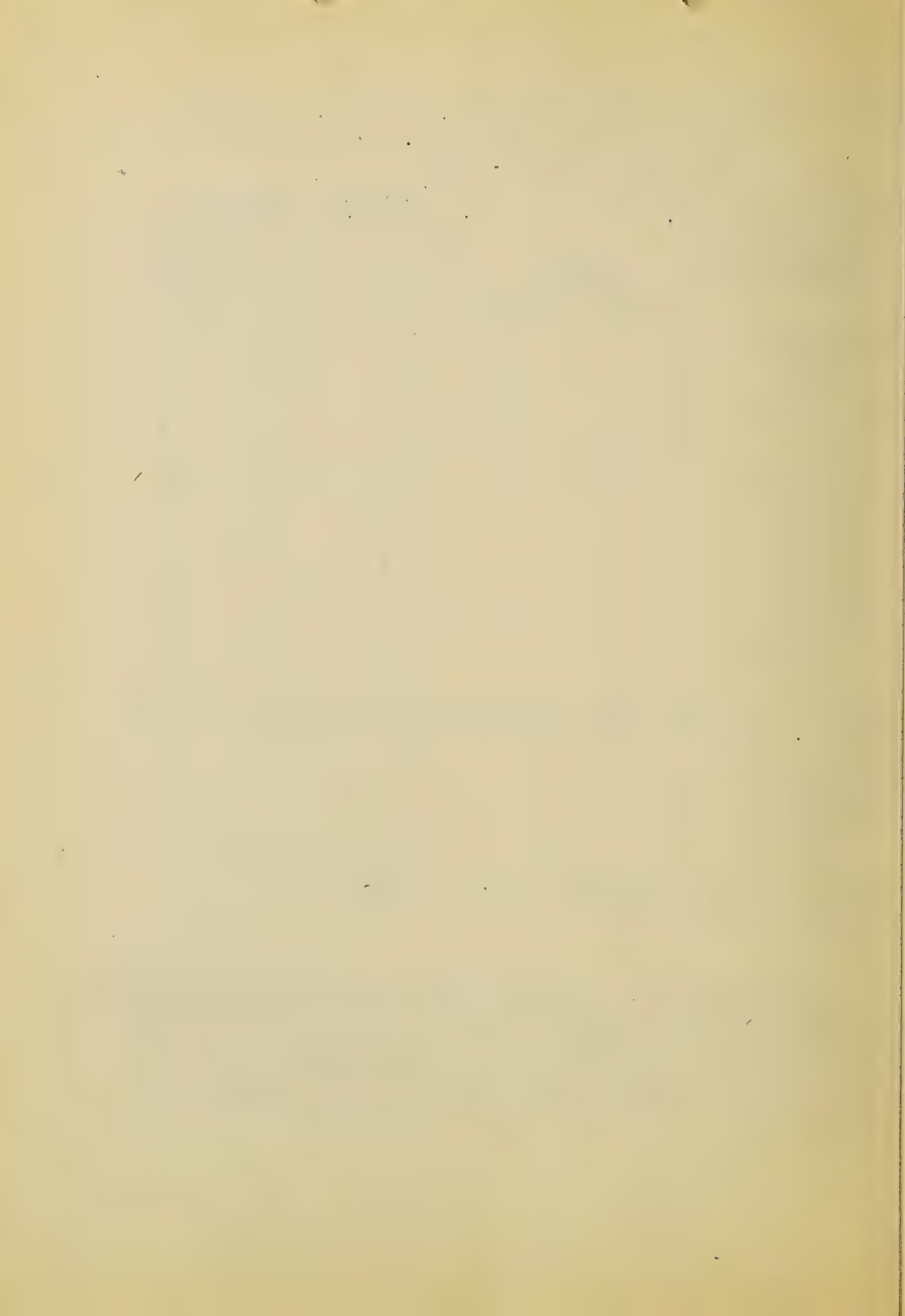
Table 25.-SIZE OF FARM LAST YEAR OF RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan		
	borrowers		1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 20 1/	87	11.3	10.4	10.0	17.2
20 to 49	174	22.7	22.9	19.9	27.0
50 to 99	208	27.2	27.1	29.0	23.8
100 to 174	153	19.9	18.9	20.8	22.1
175 to 259	57	7.4	7.8	8.1	4.9
260 to 499	50	6.5	7.5	6.3	2.5
500 to 999	29	3.8	4.2	1.6	2.5
1,000 and over	9	1.2	1.2	1.8	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	767		424	221	122
Number not reporting 2/	66		37	13	11
Median acres in farm	79		81	85	62

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 1,069 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 79 acres. The median was largest for the borrowers on the program 2 years and smallest for those on 3 years, but it must be remembered those on 3 years were all first period borrowers, the group starting out with farms only-half as large as those of borrowers entering the program later. Over three-fifths of the farms were under 100 acres; one-fifth were 100 to 174 acres; and nearly one-fifth were 175 acres or more in size.



ONE OF FARM YOUTH LEADERS ON THE LEFT OF GROUP. HISTORY OF RECORDS ESTABLISHED BY GROUP IN 1928. DURING YEAR BEFORE FIRST STANDARD LEAD AND DURING LAST YEAR OF RECORD AFTER ENTRY ON STANDARD PROGRAM

Age to Farm		Borrowers by series in farm during last year of record after entry on RR												
During year before:		Total	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown	and over	Unknown	
Loan	Borrowers:	0	20	49	99	174	259	499	999	over	Unknown			
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	
less than 20	89	---	62	13	7	5	---	1	---	---	1		1	
20 to 49	147	---	5	99	20	7	2	---	---	---	1		13	
50 to 99	144	---	1	9	101	18	5	2	1	---	---		7	
100 to 174	96	1	1	2	7	64	7	6	---	---	1		7	
175 to 259	36	1	1	2	3	6	16	6	1	---	---		1	
260 to 499	41	---	---	2	1	3	---	24	4	2	---		5	
500 to 999	28	---	---	---	1	1	3	3	16	---	---		4	
1,000 and over	5	---	---	---	1	---	---	---	---	---	4			
Unknown	50	---	5	6	13	10	4	1	2	---	---		8	
Total	833	5	84	174	208	155	57	50	29	9	---		66	

Exclusive of 1,069 borrowers with no record after entry on RR programme.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the tendency for borrowers to have larger farms after entry on the program than during the year before the first loan. Of the 546 who had farms both before and after entry on RR and whose size of farm was known both times, 51 had farms in a smaller and 109 in a larger size group after coming on the program. Those who had no farms during the year before the first loan had farms during the last year of

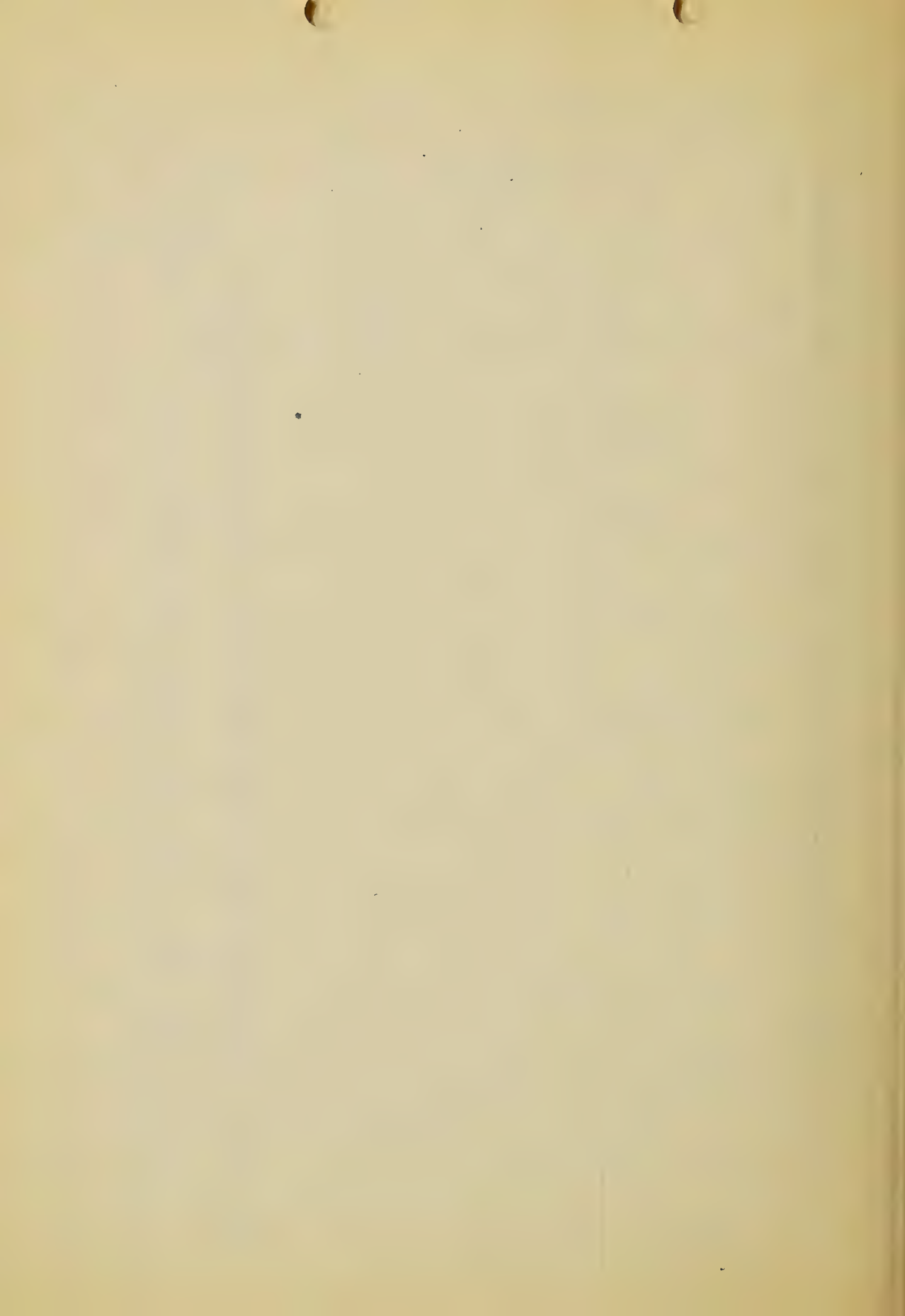


Table 27.--ACRES IN CROPS YEAR BEFORE RR: Number and percentage of borrowers classified by acres in crops during year before first standard loan ^{1/}

Acres in crops during year before first standard loan	:	Total borrowers	:
	:	Number	Percent
Less than 10	:	228	17.6
10 to 19	:	233	18.0
20 to 29	:	174	13.4
30 to 59	:	324	25.0
60 to 99	:	167	12.9
100 to 149	:	88	6.8
150 to 199	:	27	2.1
200 to 399	:	44	3.4
400 to 599	:	5	0.4
600 and over	:	5	0.4
Total reporting	:	1,295	100.0
Number not reporting	:	91	
Median acres in crops	:	31	

^{1/} Exclusive of 516 borrowers reporting no land in crops during crop year before first standard RR loan.

The median number of acres in crops during the year before the first loan was 31 for the borrowers who reported any land in crops. Almost one-half, 49 percent, of the borrowers had less than 30 acres in crops. One-quarter had 30 to 59 acres in crops and another one-fourth had 60 acres or more with only 6 percent having 150 acres or over.



Table 28.—ACRES IN CROPS LAST YEAR IN RECORD: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan			
	Borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
Less than 10 1/	96	12.1	11.8	10.7	15.5	
10 to 19	120	15.1	14.9	13.8	17.8	
20 to 29	112	14.1	14.1	15.6	11.6	
30 to 59	229	28.9	28.5	31.3	25.6	
60 to 99	123	15.5	14.5	16.5	17.1	
100 to 149	59	7.4	8.2	4.5	10.1	
150 to 199	25	3.1	3.9	3.6	---	
200 to 399	25	3.1	2.9	4.0	2.3	
400 to 599	2	0.3	0.5	---	---	
600 and over	3	0.4	0.7	---	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	794		441	221	129	
Number not reporting 2/	39		20	15	4	
Median acres in crops	39		40	39	36	

1/ May include an occasional borrower reporting no land in crops.

2/ Exclusive of 1,069 borrowers with no record after entry on RR program.

The median number of acres in crops after entry on RR was 39. There was but little difference in the medians by number of years on the program. Over two-fifths of the borrowers had less than 30 acres in crops and almost 30 percent had from 30 to 59 acres. Another 30 percent had 60 acres or more with only 7 percent of the borrowers having 150 acres or over in crops.

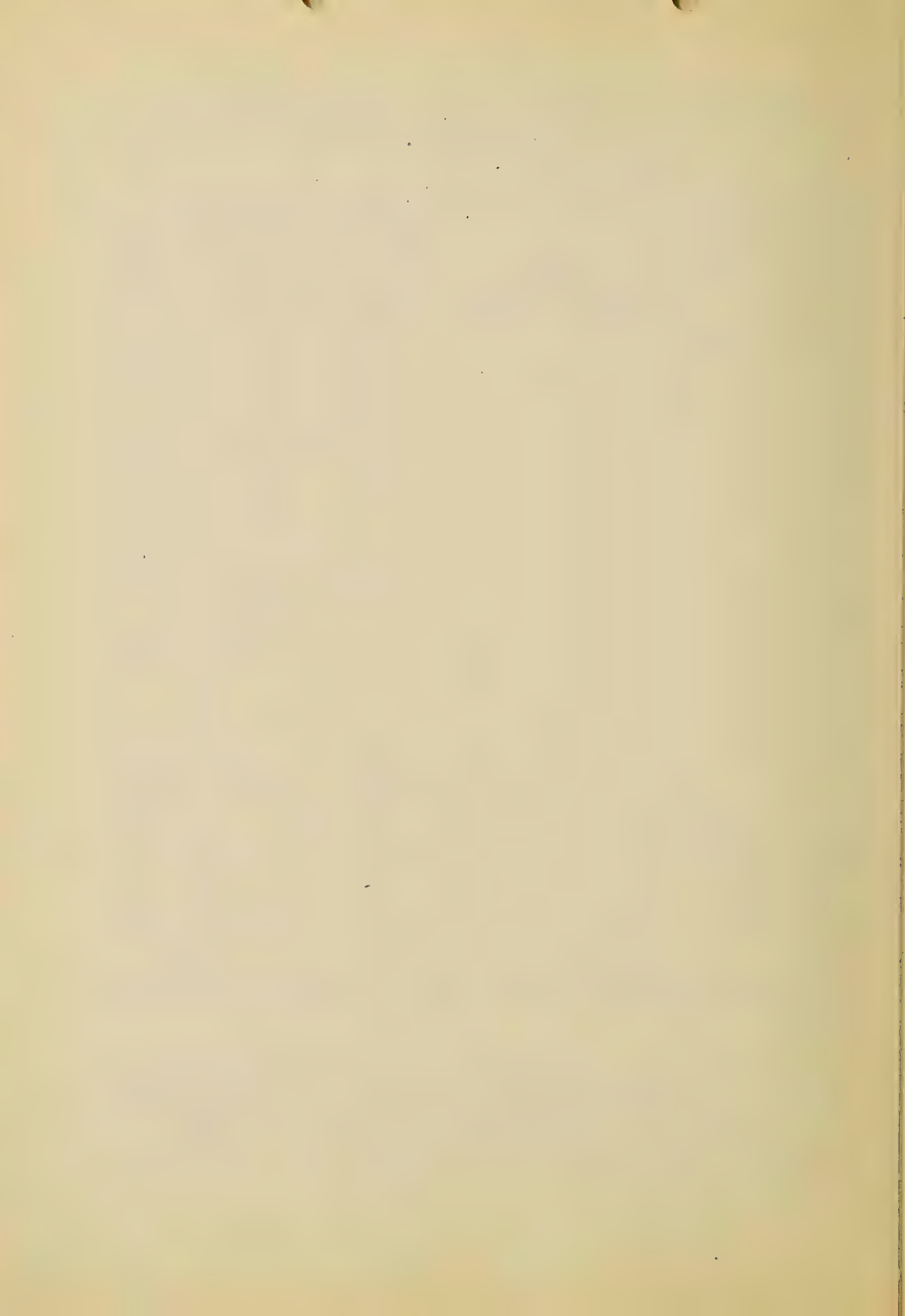


Table 29.-ACRES IN CROPS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by acres in crops during year before first standard loan and during last year of record after entry on standard RR program

Acres in crops during year before first standard loan		Borrowers by acres in crops during last year of record after entry on RR												
Total:		Less: 10	20	30	60	100	150	200	400	600				
first borrr- 1/		than: 0	to: 10	to: 19	to: 29	to: 59	to: 99	to: 149	to: 199	to: 399	to: 599	over: known	Un-	
owers: 0		No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	
0 1/		231	5	16	23	37	76	34	17	6	2		15	
Less than 10		91	2	53	18	8	6	2					2	
10 to 19		104	1	7	58	16	14	4	1				3	
20 to 29		72	1	2	10	28	21	4		2			1	
30 to 59		147		2	6	17	82	26	10		2		2	
60 to 99		71	1	2		1	9	38	15	1	2		2	
100 to 149		40					4	6	12	10	6		2	
150 to 199		14						3	4	5			2	
200 to 399		21	1		1		2	3		3	10	1		
400 to 599		3				1					1		1	
600 and over		3				1							2	
Unknown		36		3	4	3	15	3				1	7	
Total 2/		833	11	85	120	112	229	123	59	25	25	2	3	39

1/ Includes borrowers with no farms and borrowers with farms but with no land in crops.

2/ Exclusive of 1,069 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table brings out the tendency to have more land in crops after entry on the program than during the year before RR. This tendency is particularly evident for borrowers who had under 60 acres in crops during the year before the first loan. Of the 543 borrowers who had crops both before and after entry on RR and for whom the acres in crops was known both times, 85 shifted to a smaller and 170 to a larger acreage-in-crops class after coming on the program. Those who had no crops the year before the first loan averaged about the same amount of land in crops during the last year of record as did the other borrowers.

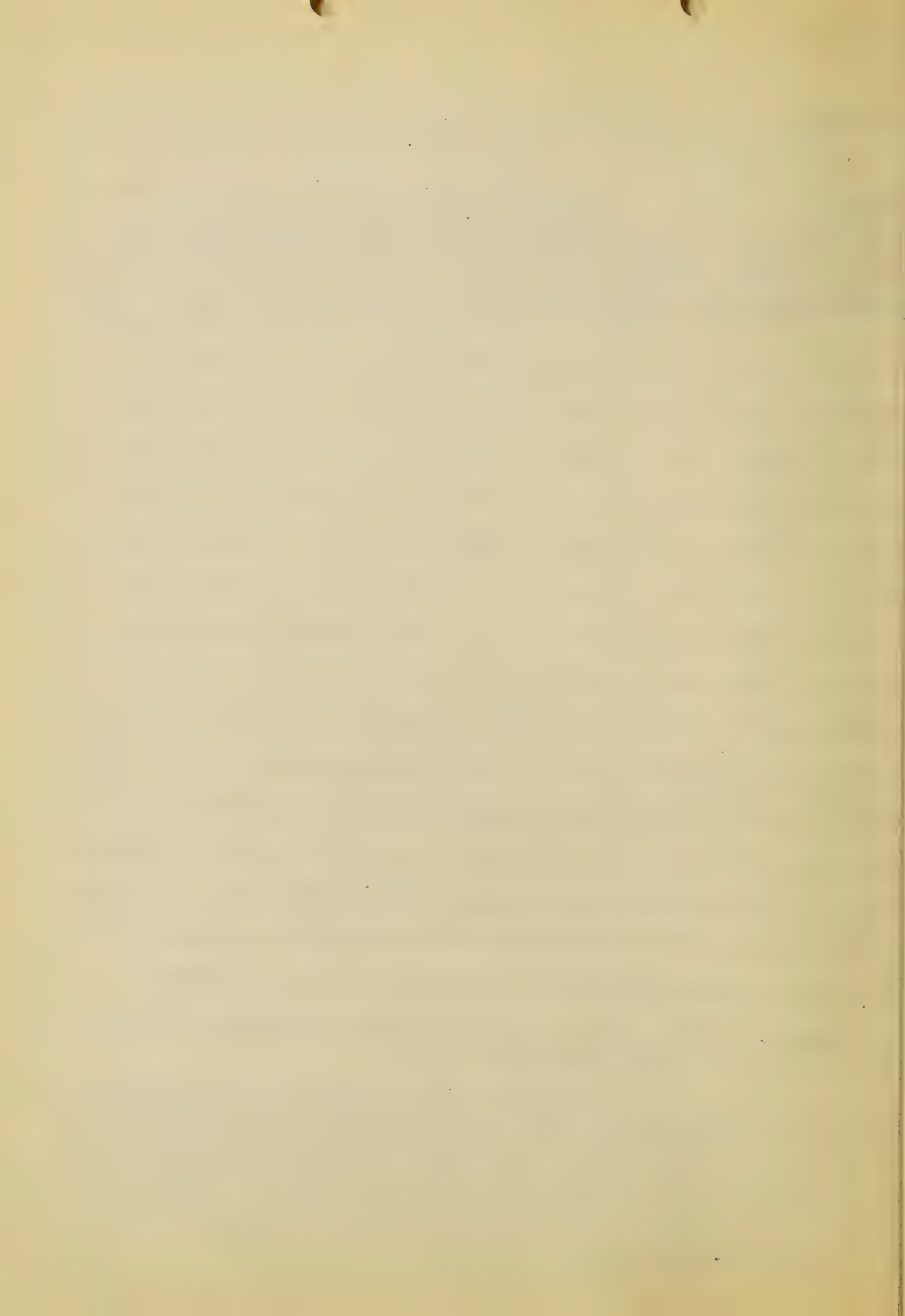


Table 30.—GARDEN YEAR BEFORE RR: Number and percentage of borrowers classified by garden or crop production for home use during year before first standard RR loan ^{1/}

Garden or crop production :		Total	
for home use year before :		borrowers	
first standard loan :		Number	Percent
No garden and no crop pro-	:	:	:
duction for home use	:	727	45.4
Garden	:	369	23.0
No garden but crop pro-	:	:	:
duction for home use	:	506	31.6
Total reporting	:	1,602	100.0
Number not reporting	:	300	

^{1/} Crop production for home use includes any crops commonly used for food by farm families in the Region.

During the year before entry on the RR program, 45 percent of the borrowers were reported as having neither a garden nor crops which could be used for food. Only 23 percent had a garden but 32 percent, although having no garden, did grow crops which might be used for food by the family. The fact that one-fourth of the borrowers had not been operating a farm the major part of the crop year before the first loan helps to explain why such a large proportion had neither a garden nor crop production for home use.



31.-GARDEN LAST RR RECORD: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 2/

Garden or crop produc- tion for home use dur- ing last year of record: after entry on RR	Total		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	Percent
Garden and no crop production for home use	125	18.2	16.5	22.2	17.4	
No garden	229	33.4	37.4	28.6	27.6	
No garden but crop production for home use	332	48.4	46.1	49.2	54.6	
Total	X XX	100.0	100.0	100.0	100.0	100.0
Borrowers reporting	686		382	189	115	
Borrowers not reporting 2/:	147		79	50	18	

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 1,069 borrowers with no record after entry on RR program.

After entry on the program, only 18 percent of the borrowers with a record of performance did not report a garden or crop production for home use during their last year of record. Thirty-three percent reported a garden and over 48 percent reported no garden but did grow crops that might be used for food. The proportion of borrowers having a garden decreased and the proportion having no garden but home production increased by length of time on the program.



12.-GARDEN YEAR BEFORE RH AND LAST RH RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RH program 1/

Garden or crop :		Borrowers by garden or crop production for home				
production for :		use during last year of record after entry on RH				
home use :		No garden and :		No garden, but :		
before :		no crop produc-		crop produc-		
first :		tion for :		tion for :		
Total :		Number :		Number :		
		Number :		Number :		
No garden and no :						
crop production :						
for home use :		295	81	87	77	51
		151	15	76	46	17
No garden, but :						
crop production :						
for home use :		257	15	40	178	17
		133	24	26	31	62
Total 2/ :		833	125	229	332	147

1/ Crop production for home use includes any crops commonly used for food or farm activities in the region.

2/ Includes of 1,000 borrowers with no record after entry on RH program.

Notes: A separate table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

One-third of the borrowers who had no garden and no crop production for home use before RH still had none or reported none during their last year of record. One out of 9 borrowers who previously had a garden and 6 percent of those who had crops for home use did not report either garden or crops for home use during the last year of record.



Tables 31, 32, and 35

The median cash receipts during the year before the first loan increased three periods in period, being \$157, \$206, and \$1,047 for the first, second, and third periods, respectively. The median was \$175 for all periods combined. There was a decrease in the proportion of borrowers with cash receipts of less than \$100, from 27 percent in the first period to 18 percent in the second and third periods. A larger proportion of borrowers in the third than in the others had cash receipts of more than \$1,000 - the percentages being 39, 49, and 57 for the first, second, and third periods, respectively. The proportion of second and third period borrowers having cash receipts of \$2,500 and over was almost twice that for the first period borrowers.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of \$213. The median change for borrowers on the program 1 year was an increase of \$89, for those on 2 years an increase of \$331, and for those on 3 years an increase of \$543. Despite the rather large increase, on the average, 33 percent reported that cash receipts were less during the last year of record than before entry on RR. Such a decrease was reported by 44 percent of those who had been on the program 1 year at the time of their last record, 31 percent of those who had been on 2 years, and 26 percent of those who had been on 3 years. The borrowers with a 1-year record ending between 9/1/36-8/31/37 had much larger average increases than other borrowers with a 1-year record and the group with a 2-year record ending between 9/1/37-8/31/38 made more improvement than those with a 2-year record ending between 9/1/38-8/31/39.

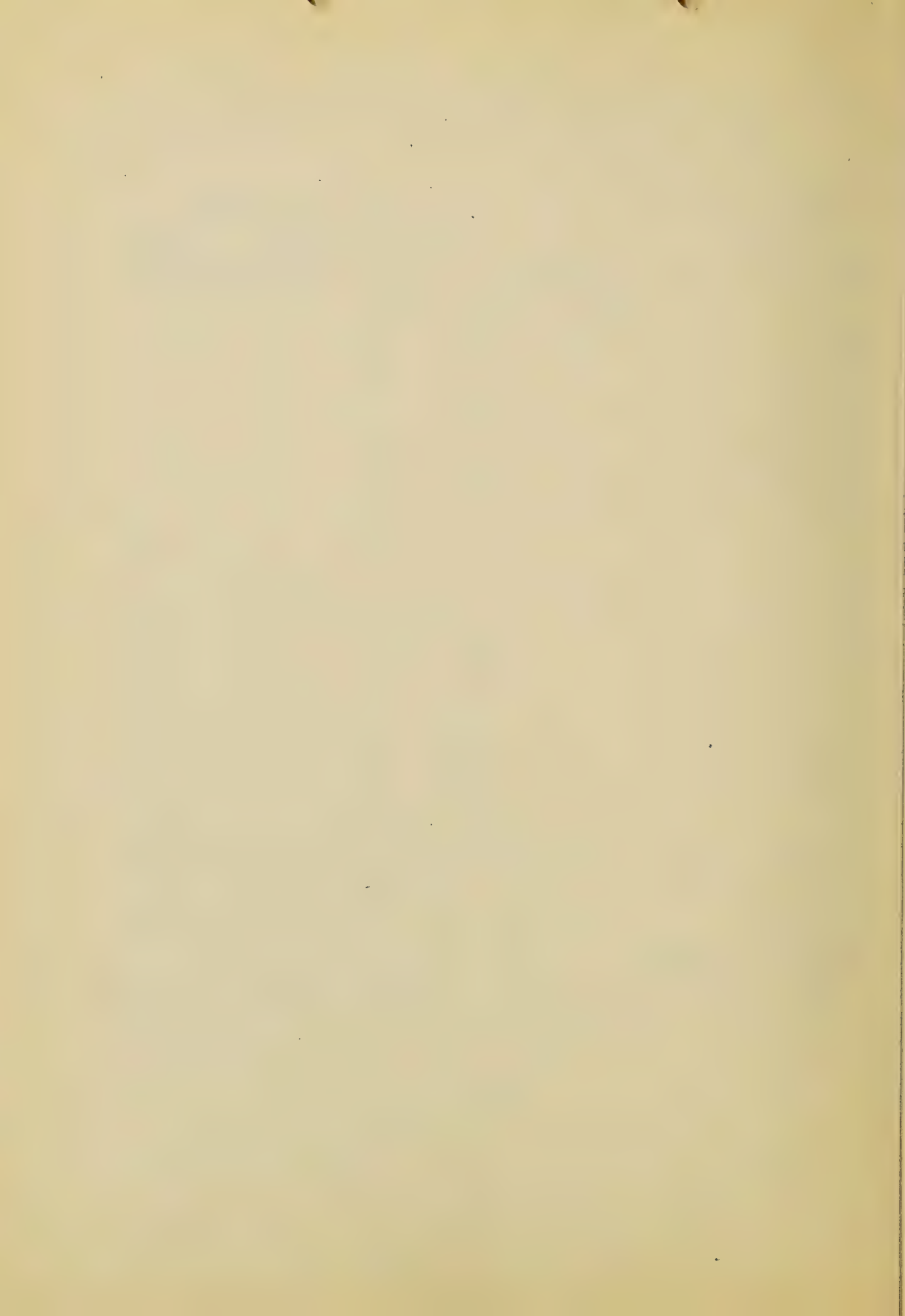
Seventy-four percent had a decrease of \$500 or more but 13 percent had an increase of \$500 or more. The longer the time on the program, the smaller was the percentage of borrowers with a \$500 or more decrease and the larger the percentage with a \$500 or more increase. Such a decrease was reported by 20, 14, and 11 percent of the borrowers on the program 1, 2, and 3 years, respectively, while the \$500 or more gain in cash receipts was reported by 29, 34, and 52 percent of those on RR the corresponding number of years at the time of the last record.

Fifty-six percent of the borrowers who had receipts of \$1,000 or more during the year before RR reported a decrease for the last year of record on RR, but a decrease was reported by only 22 percent of the borrowers whose receipts before entry had been less than \$1,000. The larger the receipts before RR, the larger the proportion of borrowers reporting a decrease in receipts during their last year of record after entry.



Table 33.-CASH RECEIPTS YEAR BEFORE PR: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard PR loan, by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between			
	Number	Percent	3/1/36- 3/31/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
			Percent	Percent	Percent	Percent
\$0	52	3.0	2.0	1.5	1.8	
\$1 to \$124	25	1.4	2.0	0.7	1.2	
\$125 to \$249	53	3.1	5.7	1.1	1.1	
\$250 to \$374	114	6.6	8.2	5.1	3.6	
\$375 to \$499	137	7.9	9.6	7.3	5.8	
\$500 to \$749	355	20.8	22.0	21.8	14.6	
\$750 to \$999	260	15.0	11.2	16.4	23.6	
\$1,000 to \$1,499	342	19.8	17.2	19.2	21.7	
\$1,500 to \$1,999	147	8.5	7.7	6.1	9.6	
\$2,000 to \$2,499	80	4.6	1.8	3.9	7.0	
\$2,500 and over	167	9.6	4.4	11.1	11.9	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,733		732	52	469	
Number not reporting	169		64	68	37	
Median cash receipts year before first: standard loan	\$875		\$757	\$906	\$1,047	



on standard RR program, by number of crop years after first loan

[illegible]

1/ Exclusive of 1,069 borrowers with no record after entry on RR program.



Receipts during year before first standard loan and by change in cash receipts, excluding loans, from year before first standard loan to last year of record after entry on standard RR program.

Receipts before first standard loan	Borrowers by change in cash receipts, excluding loans														
	Number	More than \$500	or \$400 to \$500	to \$300 to \$400	to \$200 to \$300	to \$100 to \$200	to \$50 to \$100	to \$25 to \$50	to \$12.5 to \$25	to \$6.25 to \$12.5	to \$3.125 to \$6.25	to \$1.5625 to \$3.125	to \$0.78125 to \$1.5625	to \$0.390625 to \$0.78125	Unknown
\$0	21	---	---	---	---	---	2	---	3	6	8	2	---	---	78
\$1 to \$124	8	---	---	---	---	---	---	2	---	3	3	---	---	---	---
\$125 to \$249	29	---	---	---	---	---	1	5	3	1	8	8	3	---	---
\$250 to \$374	50	---	---	---	---	---	1	4	8	2	5	6	7	11	8
\$375 to \$499	50	---	---	---	---	---	4	4	8	4	9	8	9	12	4
\$500 to \$749	151	1	7	10	15	17	15	17	14	25	14	9	---	---	3
\$750 to \$999	107	6	6	15	9	11	7	6	11	15	16	1	---	---	4
\$1,000 to \$1,499	136	25	12	15	12	8	3	9	5	19	13	4	---	---	3
\$1,500 to \$1,999	68	18	9	5	5	4	3	3	3	5	8	4	---	---	1
\$2,000 to \$2,499	35	19	6	2	---	2	2	---	---	1	2	---	---	---	---
\$2,500 and over	93	58	6	1	2	1	2	4	1	4	8	6	---	---	---
Unknown	75	---	---	---	---	---	---	---	---	---	---	---	---	---	78
Total	833	127	46	53	54	54	54	59	51	106	104	34	---	---	91

Exclusive of 1,065 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.



Tables 36, 37, 38, and 39

The median cash receipts derived from the farm during the year before entry on RR was \$750 for those borrowers who had such receipts. One-third of the borrowers received less than \$500 from their farms and about two-fifths, 39 percent, received \$1,000 or more. These data exclude all those with no farm receipts the year before RR because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and so must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of \$167. The median gain in cash farm receipts improved by length of time on the program, the increases being \$82, \$230, and \$456 for borrowers on the program 1, 2, and 3 years, respectively. However, nearly two-fifths of the borrowers had less farm receipts in their last year of record than before coming on the RR program. The longer the borrowers were on the program, the smaller was the proportion reporting some decrease, the percentages being 45, 34, and 27 of those on the program 1, 2, and 3 years, respectively. One-fifth of the borrowers had a decrease of \$500 or more and about one-third had an increase of \$500 or more. The \$500 or more decrease was reported by 23, 19, and 16 percent of those on the program 1, 2, and 3 years, respectively, while the \$500 or more gain was reported by 25, 30, and 45 percent of those on the program a comparable length of time. One-fourth of the borrowers on the program 3 years had an increase of \$1,000 or more.

The borrowers who had no farm receipts the year before the first loan had a median of \$625 for the last year of record after entry on RR according to the data in table 39. This same table shows that the longer the farm receipts during the year before entry on RR, the larger the proportion of borrowers reporting a decrease during their last year of record; a decrease was reported by 73 percent of the borrowers whose farm receipts before acceptance had been \$1,500 or more.

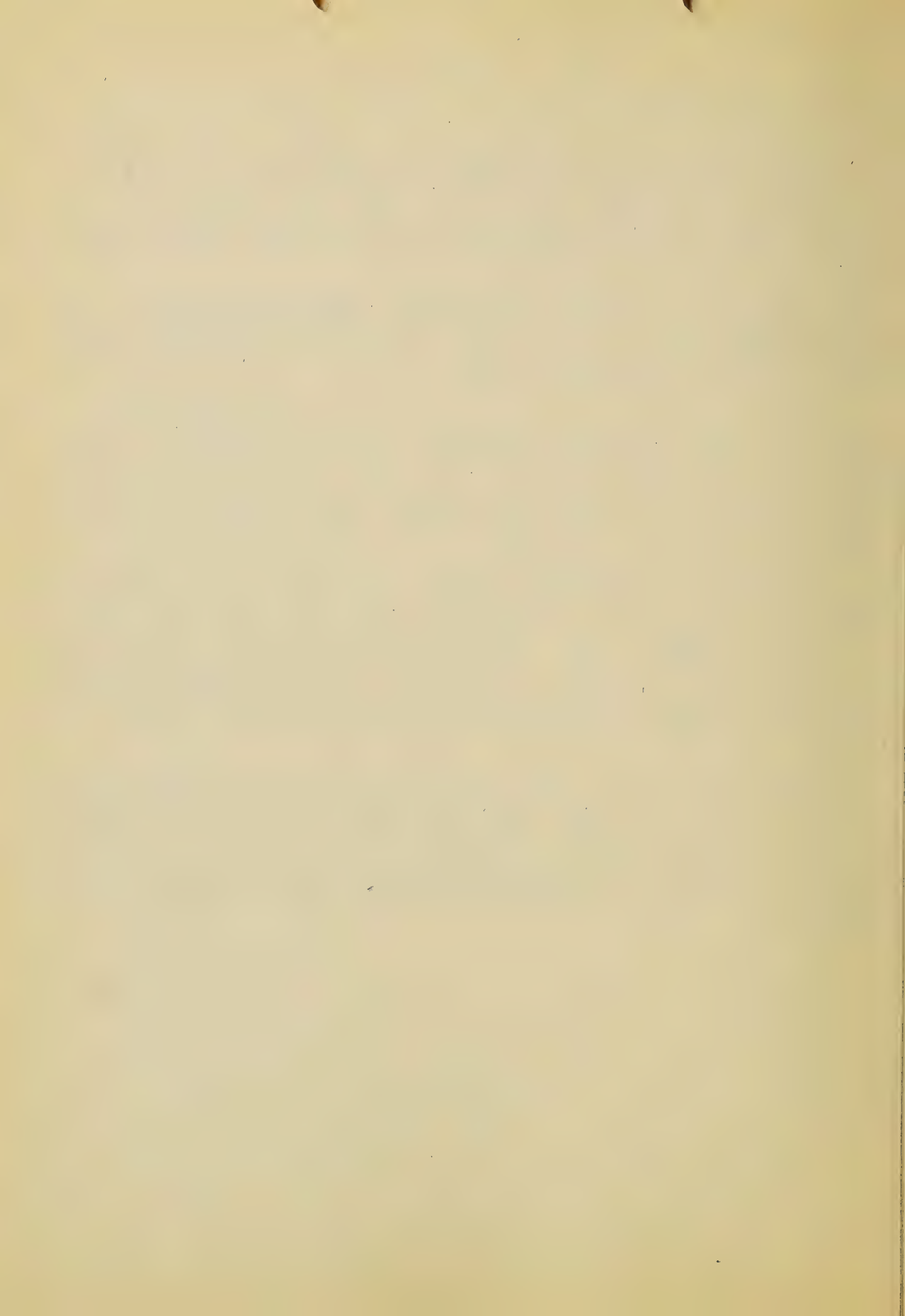
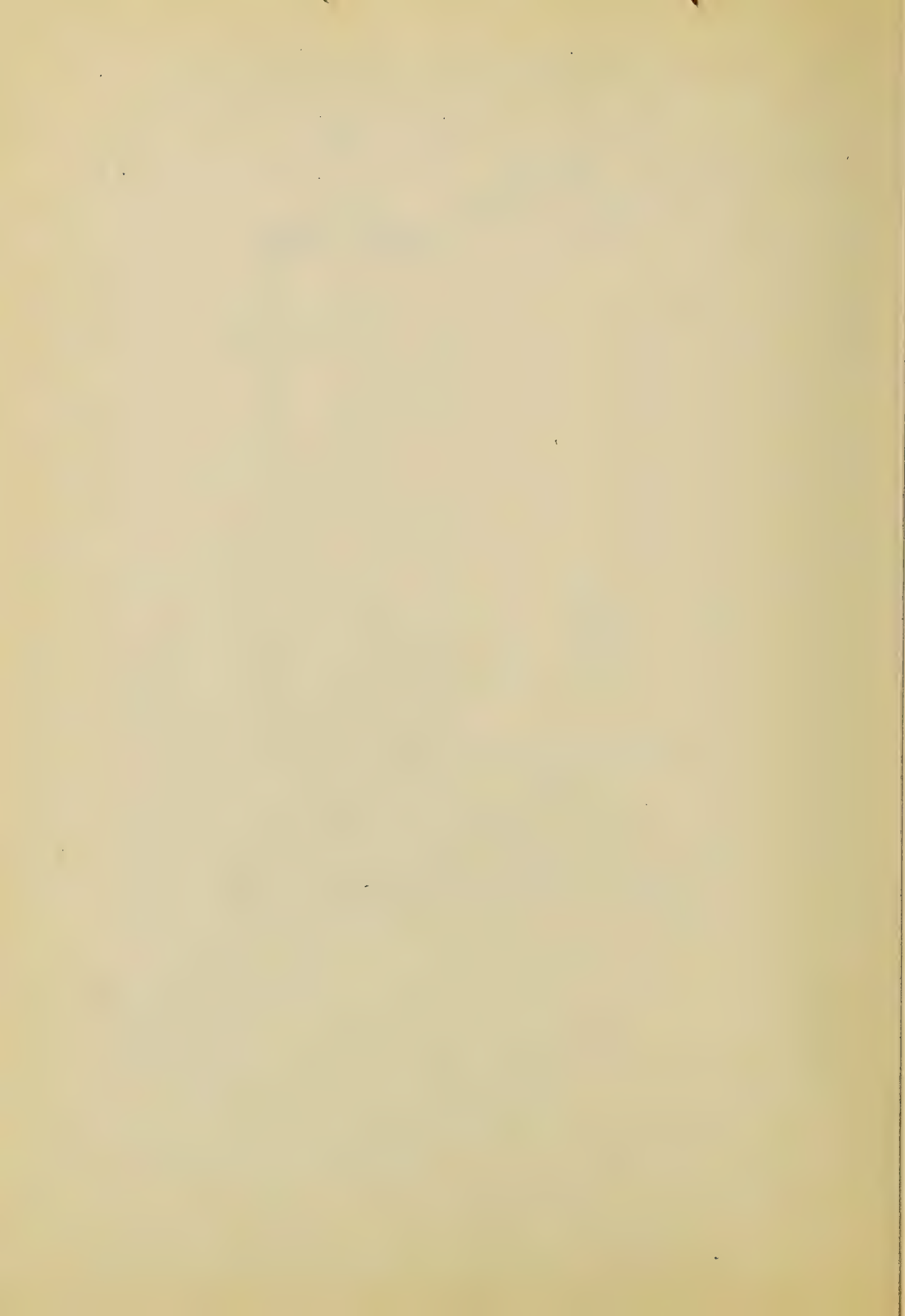


Table 36.-FARM RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash farm receipts during year before first standard RR loan ^{1/}

Cash farm receipts year before first standard loan	:	Total borrowers	:
	:	Number	Percent
\$1 to \$99	:	78	5.7
\$100 to \$199	:	90	6.6
\$200 to \$299	:	107	7.8
\$300 to \$399	:	90	6.6
\$400 to \$499	:	90	6.6
\$500 to \$749	:	230	16.8
\$750 to \$999	:	149	10.9
\$1,000 to \$1,499	:	235	17.1
\$1,500 to \$1,999	:	106	7.7
\$2,000 and over	:	195	14.2
Total reporting	:	1,370	100.0
Number not reporting	:	113	
Median cash farm receipts	:	\$750	

^{1/} Exclusive of 419 borrowers reporting no cash farm receipts during year before first standard RR loan.



standard RR program, by number of crop years after first loan

Change in cash	Receipts	Total	Borrowers by number of crop years after first loan and specified last year of record											
			1 ending between			2 ending between			3 ending between			4 ending between		
			8/1/36-8/1/37	8/1/37-8/1/38	8/1/38-8/31/39	8/1/37-8/1/38	8/1/38-8/31/39	8/1/38-8/31/39	8/1/39-8/31/40	8/1/39-8/31/40	8/1/40-8/31/41	8/1/41-8/31/42	8/1/42-8/31/43	8/1/43-8/31/44
\$0 to \$124	62	8.0	8.0	9.3	3.4	9.1	8.6	7.4	9.3	7.2				
\$125 to \$249	56	7.2	8.4	11.0	9.0	6.8	5.4	4.9	5.7	6.4				
\$250 to \$374	57	7.4	9.6	8.5	10.1	10.0	6.3	6.2	6.4	1.6				
\$375 to \$499	68	8.8	9.4	6.8	12.4	9.5	6.8	3.7	8.6	10.4				
\$500 to \$749	109	14.0	11.5	8.5	19.0	10.5	17.6	10.8	10.4	16.0				
\$750 to \$999	56	7.2	5.6	8.5	4.5	4.5	9.0	16.0	5.0	9.6				
\$1,000 and over	137	17.8	13.6	19.5	6.7	13.2	20.0	24.7	17.1	28.0				
Number reporting	773		427	116	89	220	231	61	140	125				
Number not reporting 1/2	60		34	7	11	16	18	8	10	8				
Number change in cash	\$537	\$245	\$275	\$271	\$208	\$438	\$635	\$319	\$536					

Exclusive of 1,069 borrowers with no record after entry on RR program.



Table 10. --CHANGES IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard RR loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Total		Borrowers by number of crop years after first loan			
	borrowers					
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	Percent
-\$500 or more	116	19.6	22.5	29.3	10.5	
-\$499 to -\$250	39	6.6	8.3	2.9	7.4	
-\$249 to -\$125	24	5.3	7.1	5.3	2.1	
-\$124 to -\$1	40	6.3	6.2	6.5	7.4	
\$0 to \$124	51	8.7	8.3	10.6	7.4	
\$125 to \$249	43	7.3	8.3	5.9	6.3	
\$250 to \$374	40	6.8	8.6	5.9	2.1	
\$375 to \$499	38	6.5	5.6	5.9	10.5	
\$500 to \$749	66	11.2	8.3	15.3	13.7	
\$750 to \$999	34	5.8	5.2	5.9	7.4	
\$1,000 and over	88	14.9	11.2	16.5	25.2	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	589		324	170	95	
Number not reporting 1/	53		30	17	6	
Median change in cash farm receipts	\$167		\$82	\$273	\$456	

1/ Exclusive of 1,069 borrowers with no record after entry on RR program and exclusive of 191 borrowers with a record who had no cash farm receipts during year before first standard RR loan.



Number of borrowers classified by cash farm receipts during year before first standard loan and by change in cash farm receipts from year before first standard loan to last year of record after entry on standard program

Receipts Year		Borrowers by change in cash farm receipts	
Number	Number	Number	Number
\$0	191	\$500 to \$649	11
\$1 to \$99	32	\$650 to \$799	13
\$100 to \$199	41	\$800 to \$999	27
\$200 to \$299	39	\$1000 to \$1499	30
\$300 to \$399	41	\$1500 to \$1999	42
\$400 to \$499	33	\$2000 to \$2499	22
\$500 to \$749	99	\$2500 to \$2999	49
\$750 to \$999	57	\$3000 to \$3499	7
\$1000 to \$1499	96	\$3500 to \$3999	1
\$1500 to \$1999	49	\$4000 to \$4499	1
\$2000 to \$2499	110	\$4500 to \$4999	1
\$2500 to \$2999	45	\$5000 to \$5499	1
\$3000 to \$3499	116	\$5500 to \$5999	1
\$3500 to \$3999	39	\$6000 to \$6499	1
\$4000 to \$4499	34	\$6500 to \$6999	1
\$4500 to \$4999	40	\$7000 to \$7499	1
\$5000 to \$5499	62	\$7500 to \$7999	1
\$5500 to \$5999	56	\$8000 to \$8499	1
\$6000 to \$6499	57	\$8500 to \$8999	1
\$6500 to \$6999	68	\$9000 to \$9499	1
\$7000 to \$7499	108	\$9500 to \$9999	1
\$7500 to \$7999	56	\$10000 and over	1
\$8000 to \$8499	137		
\$8500 to \$8999	60		
\$9000 to \$9499			
\$9500 to \$9999			
\$10000 and over			
Unknown	45		
Total	1		

2/ Exclusion of 1,069 borrowers with no record after entry on IR program.

Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.



Table 10.-FARM RECEIPTS AS PERCENTAGE OF TOTAL BORROWERS YEAR BEFORE
FR: Number and percentage of borrowers classified by cash
farm receipts as a percentage of total cash receipts dur-
ing year before first standard FR loan, by period of first
standard loan 1/

Cash farm receipts: as percentage of total cash receipts: year before first standard loan	Total		Borrowers receiving first standard loan between			
	Number	Percent	3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
			Percent	Percent	Percent	Percent
Less than 10	38	2.8	2.5	3.1	2.8	
10.0 to 19.9	39	2.8	3.7	2.6	2.0	
20.0 to 29.9	55	4.7	5.7	4.8	3.1	
30.0 to 39.9	60	4.4	3.9	5.3	4.2	
40.0 to 49.9	49	3.6	3.2	4.6	3.1	
50.0 to 59.9	75	5.5	5.7	6.3	4.5	
60.0 to 69.9	93	7.2	7.5	4.8	9.2	
70.0 to 79.9	123	9.3	9.2	9.1	9.8	
80.0 to 89.9	136	9.9	9.2	11.3	9.5	
90.0 to 100.0	681	49.8	49.7	48.3	61.3	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,370		597	416	357	
Number not reporting	113		30	55	28	

1/ Exclusive of 419 borrowers reporting no cash farm receipts during
year before first standard loan.

Half or more of the total cash receipts were derived from the
farm during the year before the first loan for 82 percent of the
borrowers who had any farm receipts; the corresponding percentages
were 81, 80, and 85 for first, second, and third period borrowers,
respectively. At least 9 dollars out of every 10 received came
from the farm for half of the borrowers.



1.-FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST YEAR BY BORROWER: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program by number of crop years after first loan

Cash farm receipts as per- centage of total cash receipts during last year of record after entry on RR:	Borrowers by number of crop years after first loan:		Borrowers by number of crop years after first loan:		
	Total		Borrowers by number of crop years after first loan:		
	borrowers		1 year	2 years	3 years
	Number	Percentage	Percentage	Percentage	Percentage
More than 100.0	10	1.2	1.3	0.4	2.3
Less than 10	5	0.6	0.9	0.4	---
10.0 to 19.9	7	0.9	0.9	0.4	1.6
20.0 to 29.9	10	1.2	0.9	2.2	0.8
30.0 to 39.9	19	2.3	2.2	3.0	1.6
40.0 to 49.9	28	3.4	3.1	3.8	2.2
50.0 to 59.9	42	5.1	4.7	5.8	3.0
60.0 to 69.9	61	7.5	7.5	6.5	9.4
70.0 to 79.9	91	11.2	10.0	13.4	11.7
80.0 to 89.9	108	13.0	11.5	15.2	13.2
90.0 to 100.0	425	52.6	53.9	49.8	52.3
Total	333	100.0	100.0	100.0	100.0
Number reporting	810		492	231	128
Number not reporting ^{1/}	23		10	8	5

^{1/} Exclusive of 1,069 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 89 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 89, 90, and 91, respectively. Ninety percent or more of the receipts were from the farm for 11 percent of the borrowers.



Table 41

This table shows the marked tendency for borrowers to increase their relative dependence upon the farm as a source of income during the last year of record after entry on RR, as compared with the year before acceptance. Eighty-five percent of those who had no receipts from the farm during the year before had half or more of their total receipts coming from the farm during the last year of record. However, 29 percent of those who depended almost entirely on the farm for their income before RR were relatively less dependent on their farm income during their last year of record.



Table 42. FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS AND 1937 RR RECORD: Number of borrowers classified by cash farm receipts as a percentage of total cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Farm receipts as percentage of Total:	Year of record after entry on RR									
	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946
More than 100.0	1	1	1	1	1	1	1	1	1	1
75.0 to 100.0	1	1	1	1	1	1	1	1	1	1
50.0 to 75.0	1	1	1	1	1	1	1	1	1	1
25.0 to 50.0	1	1	1	1	1	1	1	1	1	1
10.0 to 25.0	1	1	1	1	1	1	1	1	1	1
Less than 10	1	1	1	1	1	1	1	1	1	1
No farm receipts	1	1	1	1	1	1	1	1	1	1
100.0 to 19.9	1	1	1	1	1	1	1	1	1	1
20.0 to 39.9	1	1	1	1	1	1	1	1	1	1
40.0 to 59.9	1	1	1	1	1	1	1	1	1	1
60.0 to 79.9	1	1	1	1	1	1	1	1	1	1
80.0 to 99.9	1	1	1	1	1	1	1	1	1	1
100.0 to 119.9	1	1	1	1	1	1	1	1	1	1
120.0 to 139.9	1	1	1	1	1	1	1	1	1	1
140.0 to 159.9	1	1	1	1	1	1	1	1	1	1
160.0 to 179.9	1	1	1	1	1	1	1	1	1	1
180.0 to 199.9	1	1	1	1	1	1	1	1	1	1
200.0 to 219.9	1	1	1	1	1	1	1	1	1	1
220.0 to 239.9	1	1	1	1	1	1	1	1	1	1
240.0 to 259.9	1	1	1	1	1	1	1	1	1	1
260.0 to 279.9	1	1	1	1	1	1	1	1	1	1
280.0 to 299.9	1	1	1	1	1	1	1	1	1	1
300.0 to 319.9	1	1	1	1	1	1	1	1	1	1
320.0 to 339.9	1	1	1	1	1	1	1	1	1	1
340.0 to 359.9	1	1	1	1	1	1	1	1	1	1
360.0 to 379.9	1	1	1	1	1	1	1	1	1	1
380.0 to 399.9	1	1	1	1	1	1	1	1	1	1
400.0 to 419.9	1	1	1	1	1	1	1	1	1	1
420.0 to 439.9	1	1	1	1	1	1	1	1	1	1
440.0 to 459.9	1	1	1	1	1	1	1	1	1	1
460.0 to 479.9	1	1	1	1	1	1	1	1	1	1
480.0 to 499.9	1	1	1	1	1	1	1	1	1	1
500.0 to 519.9	1	1	1	1	1	1	1	1	1	1
520.0 to 539.9	1	1	1	1	1	1	1	1	1	1
540.0 to 559.9	1	1	1	1	1	1	1	1	1	1
560.0 to 579.9	1	1	1	1	1	1	1	1	1	1
580.0 to 599.9	1	1	1	1	1	1	1	1	1	1
600.0 to 619.9	1	1	1	1	1	1	1	1	1	1
620.0 to 639.9	1	1	1	1	1	1	1	1	1	1
640.0 to 659.9	1	1	1	1	1	1	1	1	1	1
660.0 to 679.9	1	1	1	1	1	1	1	1	1	1
680.0 to 699.9	1	1	1	1	1	1	1	1	1	1
700.0 to 719.9	1	1	1	1	1	1	1	1	1	1
720.0 to 739.9	1	1	1	1	1	1	1	1	1	1
740.0 to 759.9	1	1	1	1	1	1	1	1	1	1
760.0 to 779.9	1	1	1	1	1	1	1	1	1	1
780.0 to 799.9	1	1	1	1	1	1	1	1	1	1
800.0 to 819.9	1	1	1	1	1	1	1	1	1	1
820.0 to 839.9	1	1	1	1	1	1	1	1	1	1
840.0 to 859.9	1	1	1	1	1	1	1	1	1	1
860.0 to 879.9	1	1	1	1	1	1	1	1	1	1
880.0 to 899.9	1	1	1	1	1	1	1	1	1	1
900.0 to 919.9	1	1	1	1	1	1	1	1	1	1
920.0 to 939.9	1	1	1	1	1	1	1	1	1	1
940.0 to 959.9	1	1	1	1	1	1	1	1	1	1
960.0 to 979.9	1	1	1	1	1	1	1	1	1	1
980.0 to 999.9	1	1	1	1	1	1	1	1	1	1

1/ Exclusive of 1,055 borrowers with no record after entry on RR program.
 Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.





Table 44. NET CASH INCOME YEAR BEFORE 1937. Number and percentage of borrowers classified by net cash income during year before first standard RR loan 1/

Net cash income year before first standard RR loan	Total borrowers	
	Number	Percent
-\$499 and under	1	1.3
-\$499 to -\$51	1	1.3
\$0	1	1.3
\$100 to \$199	2	2.6
\$200 to \$299	3	3.8
\$300 to \$399	5	7.7
\$400 to \$499	4	6.2
\$500 to \$749	16	24.6
\$750 to \$999	10	15.4
\$1,000 and over	25	29.2
Total	87	100
Number not reporting	1,837	
Median net cash income year before first standard loan:	\$648	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

Data on net cash income during the year before the first loan were available for only 3 percent of the borrowers. The median for this limited number of borrowers was \$648.



Table 45.--NET CASH INCOME LAST YEAR AFTER ENTRY ON RR PROGRAM: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by States 1

Net cash income: during last year of record after entry on RR:	Total		Borrowers' State of residence at time of first standard loan			
	Number	Percent	Washington	Oregon	Idaho	
-\$500 and over	10	3.4	6.1	1.7	0.5	
\$499 to -\$51	13	3.1	7.0	2.4	0.5	
\$0	2	0.2	---	0.9	---	
\$1 to \$99	9	2.2	3.5	3.4	0.5	
\$100 to \$499	36	3.8	6.1	5.2	1.6	
\$500 to \$999	24	5.8	7.3	6.0	4.1	
\$1000 to \$1999	29	7.0	10.4	7.8	4.3	
\$2000 to \$4999	47	11.3	7.8	12.2	13.0	
\$5000 to \$7499	80	19.2	19.1	12.4	17.3	
\$7500 to \$9999	71	17.1	11.3	15.5	21.7	
\$10,000 and over	116	27.9	20.9	21.6	36.3	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	416		115	116	125	
Number not						
Median net cash	141		100	75	50	
income last						
year of record	\$684		\$517	\$606	\$841	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

2/ Exclusive of 1,069 borrowers with no record after entry on RR program.

Data on net cash income during the last year of record after acceptance were available for only one-half of the borrowers who reported other types of information. Of the borrowers who did report, 31 percent had less than \$100 net cash income; 30 percent had net cash income between \$100 and \$499; 22 percent had \$500 or more. The median net cash income of borrowers with net cash income was \$684.

Idaho with \$841 had the largest median.



Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for 64 percent of all borrowers during the year before the first loan. A smaller percentage of the second period borrowers depended upon the farm as a major source than of either the first or third period groups. Livestock and livestock products was the most important single source for the total, 30 percent, followed in importance by crop sales, 28 percent, and by off-farm work, 25 percent. Livestock and produce was the most important source for the second and third period borrowers, but was second to crop sales for the first period group. Livestock and produce and off-farm work were of increasing importance from the first to the third period, while crop sales decreased in relative importance.

During the year before the first loan, some farm source was the major source for 68 percent of the Washington, 64 percent of the Idaho, and 62 percent of the Oregon borrowers. Livestock and produce and off-farm work were more important, and crop sales much less important, for Oregon borrowers than for those in the other States. Crop sales was the third most important major source for Oregon, but the most important source for both Washington and Idaho. Off-farm work, in second place for Oregon, was third for the other 2 States, while livestock, which was first for Oregon, was second for the other States.

After entry on RR, a farm source was most important for 89 percent of the borrowers; the farm sources predominated for 89, 90, and 91 percent of the borrowers on the program 1, 2, and 3 years, respectively. Livestock, 44 percent, and crops, 34 percent, were the 2 most important major sources. Livestock was the most important major source for borrowers on the program 2 and 3 years, but took second place to crop sales for borrowers on the program 1 years at the time of their last record. Off-farm work was a major source of receipts for only 7 percent of the borrowers. The tendency to shift into livestock is brought out by table 49.



Table 15. MAJOR SOURCE OF CASH RECEIPTS FOR BORROWERS AND PERCENTAGE OF BORROWERS CLASSIFIED BY SOURCE YIELDING 50 PERCENT OR MORE OF CASH RECEIPTS, EXCLUDING LOANS, DURING YEAR BEFORE FIRST STANDARD RR LOAN, BY PERIOD OF FIRST STANDARD LOAN

Major source of receipts year before first standard loan	Total		Borrowers receiving			
	Borrowers		First standard loan between			
			7/1/32 - 7/1/33	7/1/33 - 7/1/34	7/1/34 - 7/1/35	7/1/35 - 7/1/36
	Number	Percent	Percent	Percent	Percent	Percent
Crop sales	480	27.7	35.7	22.6	21.2	
Livestock and produce	521	30.3	24.8	32.0	36.0	
Crop sales and live- stock and produce 1/	96	5.5	4.5	6.0	6.6	
Benefit payments	1	0.1	—	—	0.2	
Other cash from farm	6	0.3	0.1	0.8	0.2	
Farm receipts from all farm sources combined 2/	12	1.7	0.7	1.1	0.6	
FSA grants	—	—	—	—	—	
Off-farm work	426	24.6	21.8	25.4	23.1	
Other nonfarm income 3/	103	6.2	3.2	6.8	2.6	
No major source	30	1.7	2.5	1.7	0.6	
No cash receipts	52	3.0	2.0	3.6	3.9	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,732		733	432	459	
Number not reporting	170		63	68	39	

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.



Table 47.—MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by States

Major sources of receipts year before first standard loan	Total borrowers		State of residence at time of first standard loan		
	Number	Percent	Washington	Ore. or Idaho	Idaho
			Percent	Percent	Percent
Crop sales	480	27.7	35.1	15.9	32.1
Livestock and produce	521	30.2	29.0	31.1	31.1
Crop sales and live- stock and produce 1/	96	5.5	1.4	1.7	7.2
Benefit payments	1	0.1	---	0.2	---
Other cash from farm	6	0.3	0.2	0.4	0.5
Farm receipts from all farm sources combined 2/	12	0.7	0.4	1.1	0.6
FSA grants	---	---	---	---	---
Off-farm work	426	24.3	20.8	20.1	22.4
Other nonfarm income 3/	108	6.2	4.2	1.1	9.8
No major sources	30	1.7	2.1	1.9	1.1
No cash receipts	52	3.0	4.6	1.3	2.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,772		100	516	162
Number not reporting	170		91	19	18

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

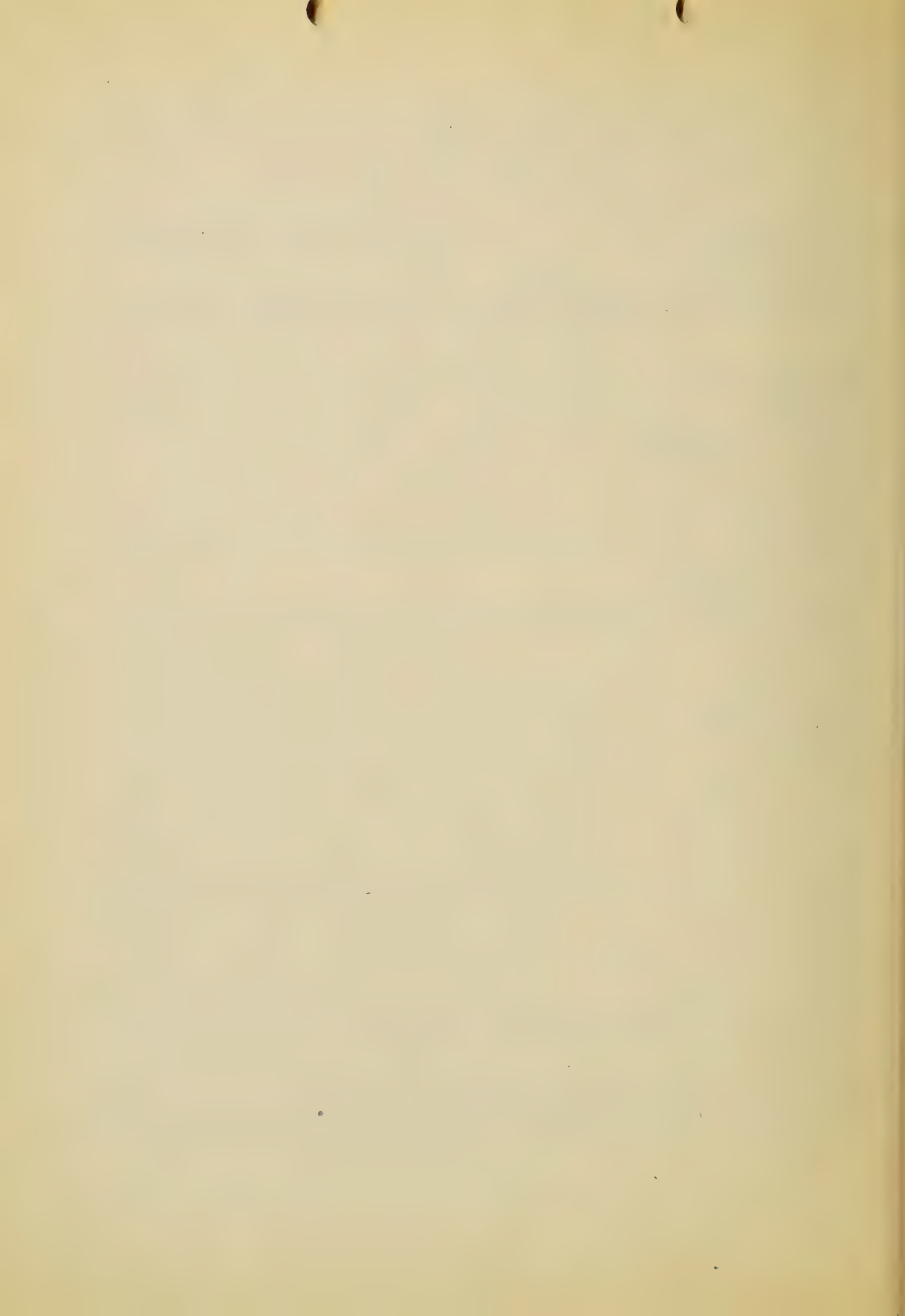


Table 48.-MAJOR SOURCE OF RECEIPTS LAST YEAR, Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

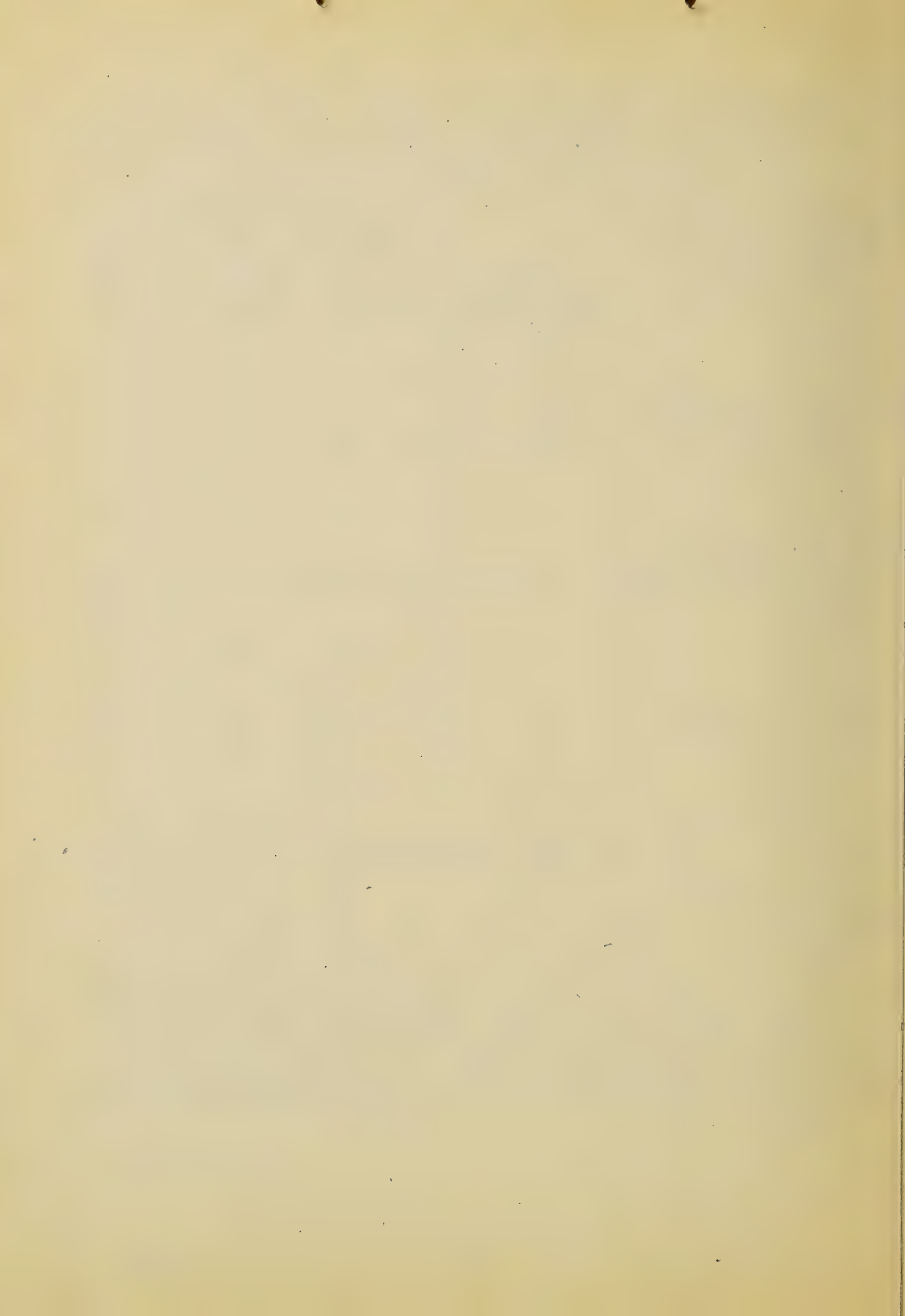
Major source of receipts : during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	Percent
Crop sales	276	34.0	32.1	31.2	16.0	
Livestock and produce	358	44.2	15.9	47.1	11.3	
Crop sales and livestock and produce 1/	78	9.6	9.1	8.7	13.3	
Benefit payments	—	—	—	—	—	
Other cash from farm	5	0.6	0.4	1.3	—	
Farm receipts from all farm sources combined 2/	7	0.9	0.9	1.3	—	
FSA grants	1	0.1	—	—	0.8	
Off-farm work	54	6.7	6.9	7.8	3.9	
Other nonfarm income 3/	22	2.7	2.4	2.2	4.7	
No major source	8	1.0	1.5	0.4	—	
No cash receipts	2	0.2	0.4	—	—	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	811		452	231	128	
Number not reporting 4/	22		9	8	5	

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 1,069 borrowers with no record after entry on RR program.



Source of income of borrower by type of source and amount received. Number of borrowers classified by source yielding 50 percent or more of net receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program.

Major source	Year before standard loan	Borrowers by major source during last year of record after entry on RR program									
		Livestock and crop sales and produce		Livestock and crop receipts		Farm income		Off-farm income		Major source	
		No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Crop sales	267	170	48	29	2	11	3	1	1	1	1
Livestock and produce	187	171	143	11	1	1	1	1	1	1	1
Crop sales and livestock and produce 1/	33	9	15	3	---	1	---	1	---	1	1
Benefit payments:	1	1	1	1	1	1	1	1	1	1	1
Other cash	1	1	1	1	1	1	1	1	1	1	1
From farm	1	1	1	1	1	1	1	1	1	1	1
From receipts 2/	3	1	4	1	1	1	1	1	1	1	1
IRA grants	1	1	1	1	1	1	1	1	1	1	1
Off-farm work	187	40	82	24	1	2	1	24	4	4	1
Other work	46	11	20	3	1	1	1	2	7	1	1
Income 3/	12	3	4	1	1	1	1	3	1	1	1
No major source	1	1	1	1	1	1	1	1	1	1	1
No cash receipts	21	6	7	3	1	1	1	1	1	1	1
Unknown	73	19	33	4	1	1	1	5	2	1	1
Total 4/	833	276	358	78	---	5	7	1	54	22	8

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 1,069 borrowers with no record after entry on RR program.

Source of income table is also available with borrowers classified by number of crop years (1, 2, or 3)



Table 20.—RECEIPTS FROM OFF-FARM WORK DURING YEAR BEFORE FIRST STANDARD RR LOAN, BY PERCENTAGE OF BORROWERS CLASSIFIED BY RECEIPTS FROM OFF-FARM WORK DURING YEAR BEFORE FIRST STANDARD RR LOAN, BY PERIOD OF FIRST STANDARD LOAN 1/

Receipts from off-farm work year before first standard loan	Total		Borrowers receiving				
	borrowers		first standard loan between				
	Number	Percent	1/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	Percent	Percent
\$0	777	44.2	46.1	44.2	41.3		
\$1 to \$24	14	0.8	1.1	0.9	0.2		
\$25 to \$49	30	1.9	2.9	1.3	1.3		
\$50 to \$74	63	3.6	3.7	4.2	2.8		
\$75 to \$99	76	2.1	2.9	1.1	1.9		
\$100 to \$149	86	4.9	5.7	4.5	4.0		
\$150 to \$199	70	4.0	4.1	4.5	3.2		
\$200 to \$299	126	7.2	7.2	6.0	8.5		
\$300 to \$399	137	7.8	7.3	7.4	8.3		
\$400 to \$499	76	4.3	4.2	4.2	4.7		
\$500 and over	337	19.2	14.3	21.7	23.8		
Total	XXX	100.0	100.0	100.0	100.0		
Number reporting	1,756		734	550	470		
Number not reporting	145		62	48	36		

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the number of the household by whom the work was done.

Note: A comparable table is also available for each State in the Region.

Forty-four percent of all the borrowers had no receipts from off-farm work during the year before the first loan; the proportion decreased slightly from 46 percent in the first period to 41 percent in the third period. Nineteen percent had receipts of \$500 or more from this source and the proportion with such large receipts increased from 14 percent in the first to 24 percent in the third period.

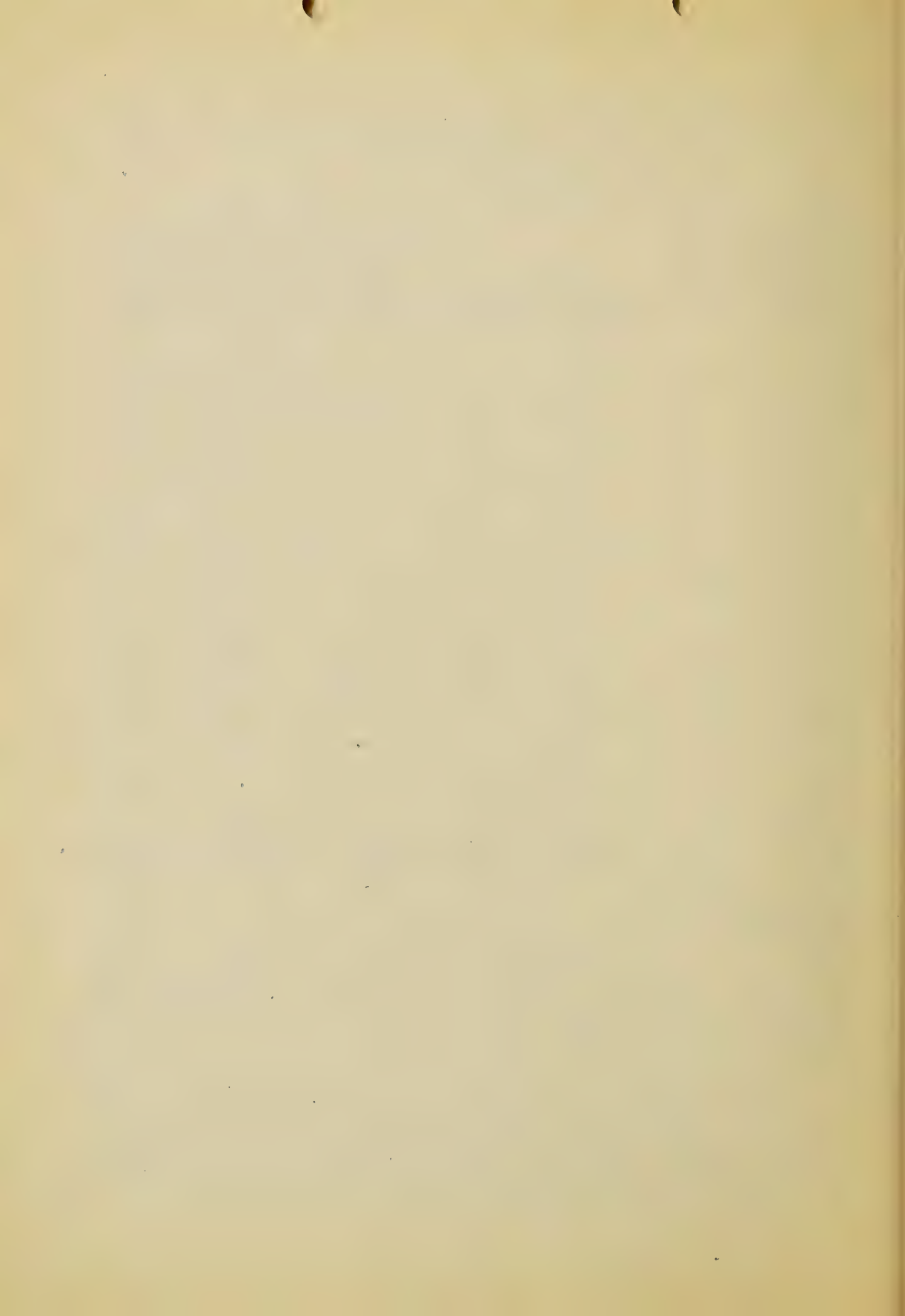


Table 51.—RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by States 1/

Receipts from off-farm work year before first: standard loan	Total		Borrowers' State of residence at time of first standard loan			
	Borrowers		Washington	Oregon	Idaho	Total
	Number	Percent	Percent	Percent	Percent	Percent
0	777	44.2	46.4	35.8	46.9	
\$1 to \$24	14	0.8	1.1	0.4	0.9	
\$25 to \$49	21	1.2	1.1	1.2	2.3	
\$50 to \$74	53	3.0	2.1	1.7	3.9	
\$75 to \$99	36	2.1	3.2	1.2	2.8	
\$100 to \$149	88	4.9	4.2	1.8	4.5	
\$150 to \$199	70	4.0	4.1	2.4	4.1	
\$200 to \$299	126	7.2	5.7	2.5	6.4	
\$300 to \$399	137	7.8	7.0	3.4	7.9	
\$400 to \$499	76	4.3	3.6	4.9	4.4	
\$500 and over	217	12.2	18.1	8.6	14.7	
Total	1,756	100.0	100.0	100.0	100.0	
Number reporting	1,756		526	559	361	
Number not reporting	146		91	3	25	

1/ Receipts from off-farm work or other work done on farms or other enterprises operated by the borrower, regardless of the number of the households by whom the work was done.

Oregon had a smaller proportion of borrowers with no receipts from off-farm work, 37 percent, than did Washington, 46 percent, or Idaho, 49 percent. One-fourth of the Oregon borrowers had receipts from off-farm work of \$500 or more as compared with 18 percent of the Washington and 15 percent of the Idaho borrowers.



Table 52.—RECEIPTS FROM OFF-FARM WORK LAST YEAR OF RECORD: Number and percentage of borrowers classified by receipts from off-farm work during last year of record after entry on standard NR program, by number of crop years after first loan 1/

Receipts from off-farm work during last year of record after entry on NR	Total borrowers		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	Percent
50	394	48.4	51.0	42.3	50.4	
1 to \$24	28	1.2	4.0	5.0	3.3	
25 to \$49	24	2.9	2.9	3.4	2.3	
50 to \$74	42	5.2	5.0	3.4	3.1	
75 to \$99	20	2.5	2.0	2.6	3.9	
100 to \$149	33	4.1	6.0	7.3	5.6	
150 to \$199	45	5.5	4.0	7.3	4.7	
200 to \$299	68	8.4	7.3	9.5	10.1	
300 to \$399	43	5.3	4.6	6.5	5.4	
400 to \$499	31	3.8	2.6	3.2	3.4	
500 and over	66	8.1	7.7	9.5	7.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	514		453	232	29	
Number not reporting 2/	19		8	7	4	

1/ Receipts from nonfarm work or from work done on farm other than operated by the borrower, regardless of the number of the household by whom the work was done.

2/ Exclusive of 1,069 borrowers with no record after entry on NR program.

Forty-eight percent of the borrowers had no receipts from off-farm work during the last year of record after entry on NR; this was true for 51, 42, and 50 percent of those on the program 1, 2, and 3 years, respectively. Only 8 percent had receipts of \$500 or more from this source during their last year of record.

borrowers classified by receipts from off-farm work and by acres in farm during last year of record after entry on Federal program.

Receipts from off-farm work during last year of record after entry on RF 1/	Total borrowers	Borrowers by acres in farm during last year of record after entry on RF 2/									
		Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown	
	394	2	44	81	102	78	31	21	13	4	29
\$1 to \$24	28	---	4	6	7	5	3	2	1	---	---
\$25 to \$49	24	---	1	2	8	4	6	1	---	---	2
\$50 to \$74	42	---	1	11	15	8	3	1	1	---	2
\$75 to \$99	20	---	1	2	7	4	3	1	1	---	---
\$100 to \$149	53	---	2	12	18	7	4	2	2	---	5
\$150 to \$199	45	---	5	9	7	7	6	4	3	---	4
\$200 to \$299	68	---	7	15	17	14	2	6	2	---	5
\$300 to \$399	43	---	6	11	8	9	1	2	1	1	4
\$400 to \$499	31	1	5	6	8	4	4	---	---	1	2
\$500 and over	66	---	7	17	11	6	4	9	5	3	4
Unknown	19	---	---	2	1	7	---	1	---	---	8
Total 2/	833	3	84	174	208	153	57	50	29	9	66

1/ Receipts from off-farm work or farm work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusion of 1,069 borrowers with no record after entry on RF program.

Note: A comparable table is also available with borrowers classified by number of acres (1, 2, or 3) after first standard loan.

Borrowers with no receipts from off-farm work during their last year of record had somewhat smaller farms on the average than those who had such receipts, the median being 77 and 81 acres, respectively.



Table 55.—RECEIPTS FROM BENEFIT PAYMENTS YEAR
BEFORE RR: Number and percentage of
borrowers classified by receipts from
benefit payments during year before
first standard RR loan

Receipts from benefit payments year before first: standard loan	:	Total borrowers	:
	:	Number	Percent
\$0 1/	:	1,262	95.2
\$1 to \$24	:	3	0.2
\$25 to \$49	:	8	0.6
\$50 to \$74	:	13	1.0
\$75 to \$99	:	9	0.7
\$100 to \$149	:	8	0.6
\$150 to \$199	:	3	0.4
\$200 to \$299	:	8	0.6
\$300 to \$399	:	3	0.2
\$400 to \$499	:	3	0.2
\$500 and over	:	4	0.3
Total reporting	:	1,306	100.0
Number not reporting	:		10%

1/ Exclusive of 472 borrowers reporting tenure
status as farm laborer or nonfarm during crop
year before first standard RR loan.

Ninety-five percent of the borrowers who
were farm operators did not report any receipts
from benefit payments during the year before
the first loan.



percentage of borrowers classified by receipts from benefit payments during last year of record after entry on standard RIL program, by number of crop years after first loan

Receipts from bene- fit payments during last year of record after entry on RR	Total borrowers		Borrowers by number of years after first loan			
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	
\$0 1/	679	83.1	88.5	79.4	72.3	
\$1 to \$24	20	2.5	1.5	3.4	4.6	
\$25 to \$49	22	2.7	1.8	3.9	5.8	
\$50 to \$74	16	2.0	1.3	3.0	2.3	
\$75 to \$99	14	1.7	1.1	1.7	2.8	
\$100 to \$149	26	3.2	2.6	4.3	7.1	
\$150 to \$199	12	1.5	0.9	0.9	1.4	
\$200 to \$299	14	1.7	1.3	1.7	3.1	
\$300 to \$399	5	0.6	0.7	0.4	0.8	
\$400 to \$499	4	0.5	0.2	0.9	0.8	
\$500 and over	4	0.5	0.5	0.4	—	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	316		453	233	200	
Number not reporting 2/	17		8	6	3	

1/ May include an occasional borrower reporting no firm.

2/ Exclusive of 1,069 borrowers with no record after entry on MLI program.

During the last year of record after entry on FII, 83 percent of the borrowers reported no receipts from benefit payments. No receipts from this source were reported by 88, 79, and 72 percent of those on the program 1, 2, and 3 years, respectively. Another 12 percent received less than \$150, while about 5 percent received \$150 or more in benefit payments.

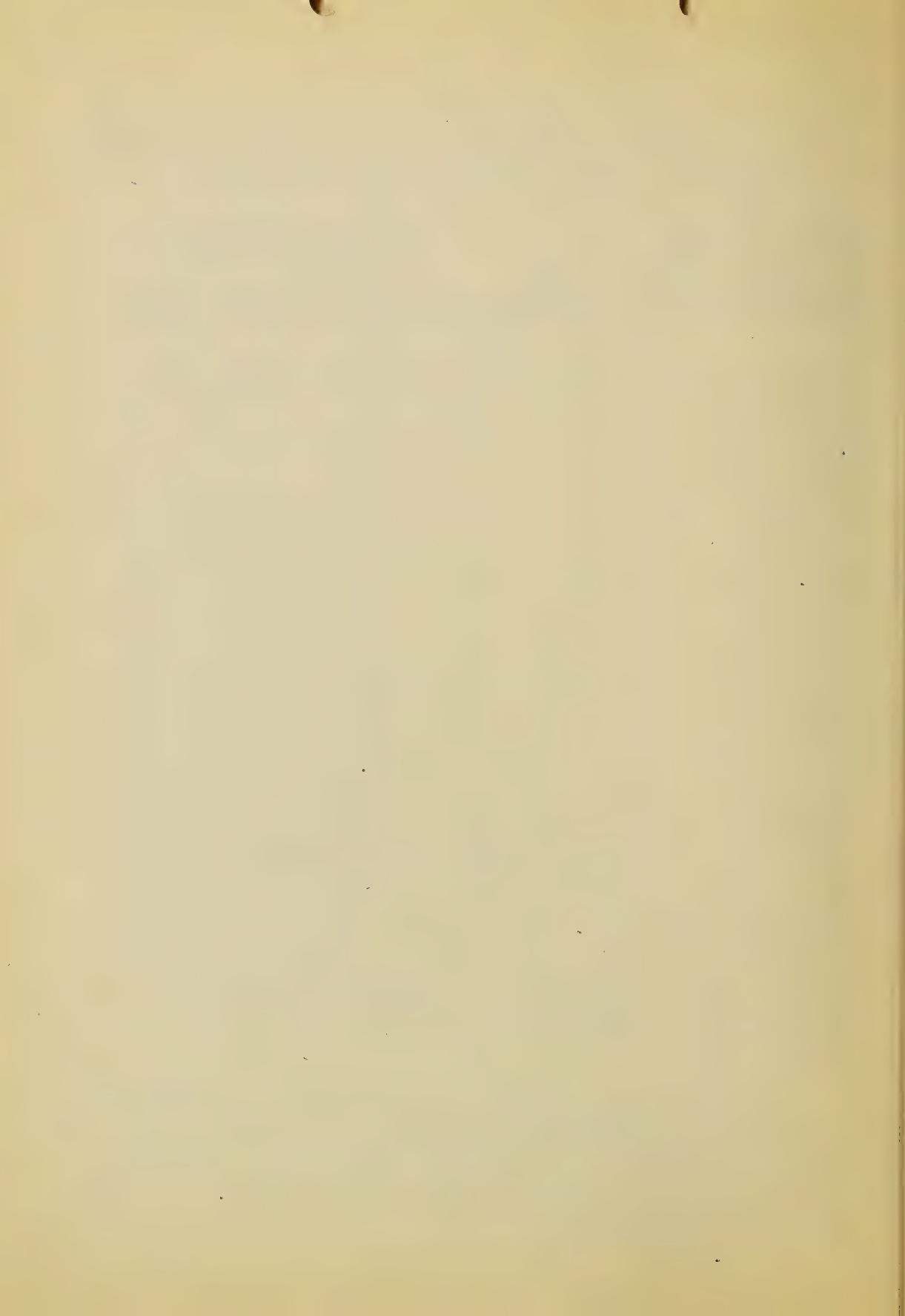




Table 58.--NUMBER OF FARM ENTERPRISES THAT REPORTED AS BORROWERS AND PERCENTAGE OF BORROWERS CLASSIFIED BY NUMBER OF FARM ENTERPRISES YIELDING 10 PERCENT OR MORE OF CASH RECEIPTS FROM CROPS AND LIVESTOCK DURING YEAR BEFORE FIRST STANDARD RR LOAN ^{1/}

Number of farm enterprises year before first standard loan:	Total borrowers	
	Number	Percent
1	387	28.5
2	451	33.3
3	340	25.0
4	148	10.9
5	30	2.2
6	2	0.1
7	---	---
8	---	---
9 or 10	---	---
11 or more ^{2/}	---	---
Total reporting	1,353	100.0
Number not reporting	84	

^{1/} Exclusive of 463 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.

^{2/} Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, more than 23 percent had only 1 enterprise, such as dairy products, poultry, wheat, potatoes, or apples, which contributed 10 percent or more of the total from crops and livestock. One-third of the borrowers depended on 2 enterprises; this was the most common number. Another quarter had 3 enterprises and 13 percent were diversified to the extent of having 4 or more enterprises, each accounting for 10 percent or more of the cash income from crops and livestock.



Table 50.-NUMBER OF FARM ENTERPRISES LAST IN RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR :	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
0 1/	11	1.4	1.6	0.4	2.3	
1	193	23.9	23.8	25.0	22.5	
2	264	32.8	33.0	31.9	33.4	
3	235	29.1	28.0	32.3	27.1	
4	85	10.5	10.8	9.5	11.6	
5	12	1.5	1.3	0.9	3.1	
6	3	0.4	0.7	---	---	
7	1	0.1	0.2	---	---	
8	2	0.2	0.4	---	---	
9 or 10	---	---	---	---	---	
11 or more 2/	1	0.1	0.2	---	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	807		446	232	129	
Number not reporting 3/	26		15	7	4	

1/ No cash receipts from crops or livestock.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 1,069 borrowers with no record after entry on RR program.

Two enterprises were depended upon by 33 percent of the borrowers and was the most common number after entry on RR. The next most common number, 3, was reported for 29 percent. Twenty-four percent had only 1 enterprise, such as dairy products or potatoes, which contributed 10 percent or more of the cash income from crops and livestock and 13 percent had 4 or more enterprises. There was no marked differences in the diversification according to the length of time on the program. About 1 percent of the borrowers had no cash receipts from crops and livestock in the last year of record after entry on RR.

Table 10. NUMBER OF FARM ENTERPRISES YEAR BEFORE RR AND LAST RR RECORD. Number of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard loan and during last year of record after entry on standard RR program

Number of farm enterprises year before first standard loan	Borrowers by number of farm enterprises during last year of record after entry on RR												
	Total	1/	2	3	4	5	6	7	8	9	10	11 or more	2/
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
0	202	3	35	74	58	13	4	1	1				
1	165		83	41	22	11	1	1				1	5
2	208		40	50	56	26	2		1				3
3	152	3	17	38	65	22	2	1					4
4	60		5	21	24	5	2		1				7
5	11		1	3	1	5	1						
6	1					1							
7													
8													
9 or 10													
11 or more 2/													
Unknown	34		12	7	9	2							4
Total 3/	833	11	193	264	235	85	12	3	1	2		1	26

1/ Includes borrowers reporting no farm.
 2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.
 3/ Exclusive of 1,069 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Excluding those borrowers who had no receipts from crops and livestock during the year before the first loan, about one-third increased their number of enterprises after entry on RR; 27 percent decreased their number and 40 percent remained the same.



Table 61.-FAMILY EXPENDITURES YEAR BEFORE RL:
Number and percentage of borrowers
classified by cash family-operating
expenditures during year before first
standard RL loan

Cash family-operating ex- penditures year before first standard loan	Total borrowers	
	Number	Percent
Less than \$100	2	3.3
\$100 to \$199	6	10.0
\$200 to \$299	8	13.3
\$300 to \$399	14	23.3
\$400 to \$499	4	6.7
\$500 to \$749	16	26.7
\$750 to \$999	3	5.0
\$1,000 to \$1,499	5	8.3
\$1,500 to \$1,999	1	1.7
\$2,000 and over	1	1.7
Total reporting	60	100.0
Number not reporting	1,842	
Median cash family- operating expenditures year before first standard loan	\$400	

Family-operating expenditures for the year before the first loan were known for only 3 percent of the borrowers. The median for these few was \$400.



Table 62.—FAMILY EXPENDITURES LAST YEAR RECORD:
Number and percentage of borrowers
classified by cash family-operating
expenditures during last year of
record after entry on standard RR
program

Cash family-operating expenditures during last year of record	Total borrowers	
	Number	Percent
Less than \$100	16	3.2
\$100 to \$199	38	9.0
\$200 to \$299	69	16.3
\$300 to \$399	103	24.3
\$400 to \$499	77	18.2
\$500 to \$749	96	22.6
\$750 to \$999	18	4.2
\$1,000 to \$1,499	6	1.4
\$1,500 to \$1,999	1	0.2
\$2,000 and over	—	—
Total reporting	424	100.0
Number not reporting 1/	409	
Median cash family- operating expenditures last year of record		\$386

1/ Exclusive of 1,069 borrowers with no record
after entry on RR program.

Cash family expenditure data for the last
year of record were available for only 51 per-
cent of the borrowers reporting other types of
data. The median for those reporting was \$386.
Twenty-nine percent spent less than \$300; nearly
43 percent spent \$300 to \$499; and 28 percent
spent \$500 or more for the family.

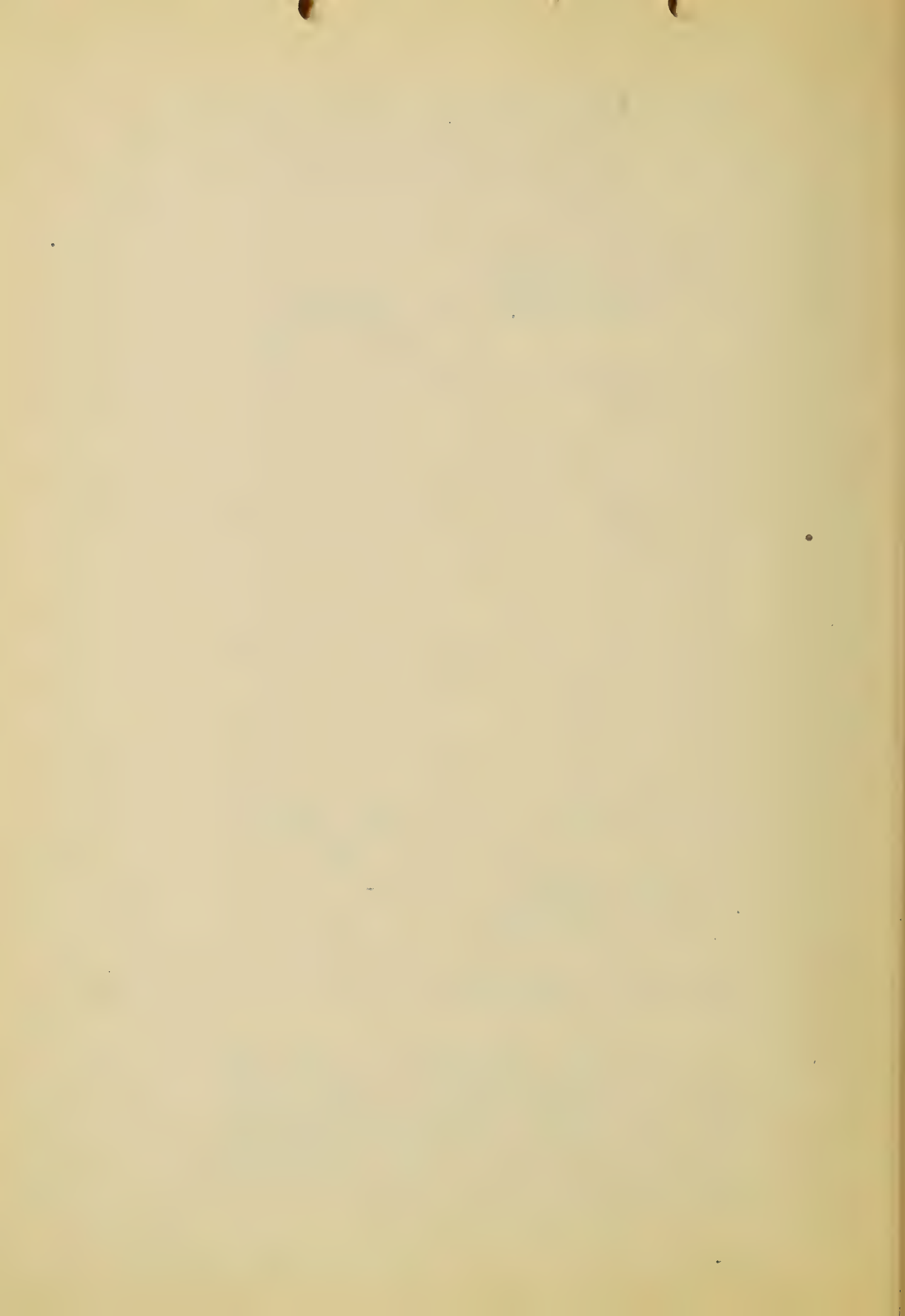


Table 43.--PLANNED FAMILY EXPENDITURES: Number and percentage of borrowers classified by cash family-operating expenditures planned during first year on standard loan program, by period of first standard loan

Cash family- operating expendi- tures planned first year on FR	Total		Borrowers receiving first standard loan between			
	Number	Percent	2/1/34- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	Percent
Less than \$100	3	0.2	0.2	—	—	—
\$100 to \$199	55	4.2	7.6	1.3	—	1.2
\$200 to \$299	256	19.4	26.8	15.0	—	9.2
\$300 to \$399	343	25.7	26.8	25.0	—	23.4
\$400 to \$499	396	22.6	28.8	24.0	—	23.1
\$500 to \$749	313	23.7	16.3	23.0	—	22.5
\$750 to \$999	46	3.5	1.6	3.5	—	7.4
\$1,000 and over	9	0.7	—	—	—	2.8
Total	XXI	100.0	100.0	100.0	—	100.0
Number reporting	1,321		617	358	—	326
Number not reporting	1/ 401		150	242	—	—
Median cash family- operating expendi- tures planned	\$401		\$357	\$428	—	\$468

1/ Excludes 180 borrowers for whom data not expected because first standard loan was authorized after August 31, 1933.

Note: A comparable table is also available for each State in the Region.

The median cash expenditures for family purposes which borrowers planned to make during their first year on the FR program was \$401. The median increased from period to period, being \$357, \$428, and \$468 for first, second, and third period borrowers, respectively. Nearly one-fourth of all borrowers planned to spend less than \$300; nearly one-half planned to spend between \$300 and \$499, and over one-fourth expected to spend \$500 or more.

The first part of the paper discusses the importance of maintaining accurate records of all transactions. It is essential for the business to have a clear and concise record of all income and expenses. This will allow the business to track its financial performance over time and identify areas for improvement.

The second part of the paper discusses the importance of maintaining accurate records of all assets and liabilities. This will allow the business to track its net worth over time and identify areas for improvement.

The third part of the paper discusses the importance of maintaining accurate records of all debts and obligations. This will allow the business to track its financial obligations over time and identify areas for improvement.

The fourth part of the paper discusses the importance of maintaining accurate records of all taxes and other legal obligations. This will allow the business to track its financial obligations over time and identify areas for improvement.

The fifth part of the paper discusses the importance of maintaining accurate records of all other financial information. This will allow the business to track its financial performance over time and identify areas for improvement.

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Table 3.-PLANNED FAMILY EXPENDITURES: Number and percentage of borrowers classified by cash family-operating expenditures planned during first year on standard loan RR project, by State

Cash family- operating expendi- tures planned first year on RR	Total		Borrowers' state of residence at time of first standard loan			
	borrowers		Washington		Oregon	
	Number	Percent	Number	Percent	Number	Percent
Less than \$100	3	0.2	0	0.0	0	0.0
\$100 to \$199	55	4.2	45	2.1	2	5.0
\$200 to \$299	256	19.4	178	20.7	78	19.9
\$300 to \$399	343	26.3	214	24.3	129	32.2
\$400 to \$499	296	22.4	220	25.2	76	19.7
\$500 to \$749	313	23.7	215	24.7	98	26.2
\$750 to \$999	46	3.5	39	4.4	7	1.8
\$1,000 and over	9	0.7	6	0.6	3	0.8
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	1,321		486		357	
Number not reporting 1/	401		97		167	
Median cash family- operating expen- ditures planned	\$401		\$400		\$392	

1/ Excludes 160 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

The median planned cash family expenditures for the first year on RR was practically the same in all 3 States, and the distribution of planned expenditures did not vary much among the 3 States.



Table 61.—PLANNED FUEL FURNISHED FOOD: Number and percentage of borrowers classified by cash value of food planned to be furnished by the farm during first year on standard loan RR program, by period of first standard loan 1/

Cash value of food: planned to be furnished by farm first year on RR	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/35- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
\$1 to \$99	9	2.0	4.3	0.5	—	
\$100 to \$199	89	20.2	25.0	16.0	19.3	
\$200 to \$299	147	33.6	34.8	31.5	35.0	
\$300 to \$399	110	25.0	22.7	27.5	25.3	
\$400 to \$499	76	18.5	9.2	11.0	12.0	
\$500 to \$749	32	7.3	2.3	11.0	8.4	
\$750 to \$999	6	1.4	1.1	2.0	—	
\$1,000 and over	1	0.2	—	0.5	—	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	440		176	181	83	
Number not reporting	2/ 1,282		620	418	243	
Median cash value of food planned to be furnished	\$283		\$259	\$307	\$288	

1/ The cash value of fuel planned to be furnished by the farm is included for some borrowers.

2/ Excludes 180 borrowers for whom data not expected because first standard loan was authorized after August 31, 1936.

Note: A comparable table is also available for each State in the Region.

The value of food planned to be furnished by the farm during the first year on RR was known for only 26 percent of the borrowers. For these, the median was \$283.

1. The first part of the report deals with the general situation of the country and the progress of the work during the year. It is divided into two main sections: the first section deals with the general situation of the country and the progress of the work during the year, and the second section deals with the results of the work during the year.

2. The second part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

3. The third part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

4. The fourth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

5. The fifth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

6. The sixth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

7. The seventh part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

8. The eighth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

9. The ninth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

10. The tenth part of the report deals with the results of the work during the year. It is divided into two main sections: the first section deals with the results of the work during the year, and the second section deals with the results of the work during the year.

Table 16.—PLANNED FARM-FURNISHED FOOD: Number and percentage of borrowers classified by cash value of food planned to be furnished by the farm during first year on standard loan RR program, by States 1/

Cash value of food planned to be furnished by farm first year on RR	Total borrowers		Borrowers by State of residence at time of first standard loan		
	Number	Percent	Washington	Oregon	Idaho
			Percent	Percent	Percent
\$1 to \$99	9	2.0	2.9	2.0	---
\$100 to \$199	89	20.2	19.6	18.9	24.1
\$200 to \$299	117	23.4	37.3	28.4	32.6
\$300 to \$399	110	25.0	25.4	28.4	22.9
\$400 to \$499	46	10.1	9.6	14.2	6.0
\$500 to \$749	32	7.3	6.3	7.4	12.0
\$750 to \$999	6	1.4	1.9	---	2.4
\$1,000 and over	1	0.2	---	0.7	---
Total	449	100.0	100.0	100.0	100.0
Number reporting	440		209	143	83
Number not reporting 2/	1,282		374	376	532
Median cash value of food planned to be furnished	\$283		\$274	\$302	\$280

1/ The cash value of food planned to be furnished by the farm is included for some borrowers.

2/ Excludes 180 borrowers for whom date not expected because first standard loan was authorized after August 31, 1938.

The median value of food planned to be furnished by the farm during the first year on RR was slightly larger for Oregon than for either Washington or Idaho, \$302 as compared with \$274 and \$280, respectively. However, information was available for only one-fourth of the borrowers and was especially incomplete for Idaho.

Tables 67, 68, 69, and 70

Exclusion of the equity in farm land and buildings decreased the median amount of net worth of borrowers at the time of the first standard loan for each of the 3 periods of the study and for each of the 3 States in the Region. For all periods, the median net worth with real estate equity was \$1,494 and without real estate equity was \$816, or a difference of \$678. The difference between the 2 medians was greatest for Washington, which had the largest proportion of borrowers who had been farm owners before the first loan, and least for Idaho which had the smallest percentage of owners. The median net worth at the time of the first standard loan increased from period to period whether the net worth included or excluded equity in farm land and buildings.

Of the 3 States, Idaho had the largest median with real estate excluded and the lowest median with real estate included.

The differences are summarized as follows:

Median net worth at time of first standard loan

<u>First standard loan between</u>	<u>Including farm real estate equity</u>	<u>Excluding farm real estate equity</u>	<u>Difference</u>
3/1/36-2/28/37	\$1,357	\$ 698	\$659
3/1/37-2/28/38	1,463	840	623
3/1/38-2/28/39	1,793	1,007	786
Total, all periods	1,494	816	678

States

Washington	1,504	669	835
Oregon	1,514	830	684
Idaho	1,471	933	538

While 39 percent of the borrowers had a beginning net worth in excess of \$2,000, only 12 percent had that amount of net worth after the equity in real estate was excluded. Less than 2 percent of all borrowers in the Region had debts in excess of assets at the time of the first loan with real estate assets and liabilities included and 5 percent with these items not included.



Table 47.-NET WORTH AT TIME OF FIRST STANDARD BORROWING
of borrowers classified by net worth at time of first
standard RM loan, by period of first standard loan

Net worth at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
-\$500 or more	13	0.7	0.6	0.5	1.0	
-\$499 to -\$1	17	0.9	1.2	1.0	0.2	
\$0 to \$124	35	1.9	2.7	1.2	1.4	
\$125 to \$249	84	4.4	4.8	4.4	4.0	
\$250 to \$499	183	9.7	10.9	9.6	9.9	
\$500 to \$999	358	18.9	20.0	19.6	16.4	
\$1,000 to \$1,499	258	13.7	13.6	14.8	12.9	
\$1,500 to \$1,999	205	10.8	10.1	11.3	11.3	
\$2,000 to \$2,999	264	14.0	13.3	14.8	13.0	
\$3,000 to \$4,999	256	13.5	12.3	12.4	16.5	
\$5,000 and over	218	11.5	9.4	10.4	15.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,890		789	595	506	
Number not reporting	12		7	5	---	
Median net worth at time of first: standard loan	\$1,494		\$1,357	\$1,463	\$1,793	

Note: A comparable table is also available for each State in the Region.

The median net worth at the time of the first standard loan increased from \$1,357 for borrowers receiving their first loan during 1936-37 to \$1,793 for those receiving the first loan during 1938-39. The proportion with a net worth under \$1,000 decreased from 40 percent of the first period to 31 percent of the third period borrowers. Nearly one-third of the third period borrowers had a net worth of \$2,000 or over as compared with between 22 and 27 percent of the first and second period groups. These data include real estate equities.



Table 62.-NET WORTH AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by amount of first standard RR loan, by States

Net worth at time of first standard loan	Total borrowers	Washington	Oregon	Idaho
	Number	Percent	Percent	Percent
-\$500 or more	13	0.7	1.1	1.0
-\$499 to -\$1	17	0.9	1.8	0.2
\$0 to \$124	35	1.9	3.3	0.7
\$125 to \$249	84	4.4	4.6	4.2
\$250 to \$499	183	9.7	9.8	10.2
\$500 to \$999	358	18.9	15.9	20.1
\$1,000 to \$1,999	258	13.7	13.4	11.3
\$2,000 to \$2,999	205	10.8	11.3	12.0
\$3,000 to \$3,999	264	14.0	14.2	14.3
\$4,000 to \$4,999	255	13.5	10.3	14.5
\$5,000 and over	218	11.5	14.3	9.5
Total	XXX	100.0	100.0	100.0
Number reporting	1,390	613	600	677
Number not reporting	12	4	5	3
Median net worth at time of first standard loan	\$1,494	\$1,504	\$1,514	\$1,471

There was little difference among States in the median net worth with real estate equities included. Oregon borrowers had the largest median net worth, \$1,514, as compared with \$1,504 for Washington and \$1,471 for Idaho borrowers. Washington had the largest proportion of borrowers with a negative net worth, 3 percent, and also the largest proportion, 14 percent, with at least \$5,000 equity in their assets.



Net worth, excluding: equity in farm real: estate, at time of : first standard loan:	Total		Borrowers receiving			
	borrowers		First standard loan between:			
	Number	Percent	3/1/36- 2/22/37	2/22/37- 2/28/38	2/28/38- 3/1/39	3/1/39- 2/28/40
-\$500 or more	49	2.6	4.3	1.2	1.6	
-\$499 to -\$1	49	2.6	4.0	2.4	0.6	
\$0 to \$124	58	3.1	3.5	2.0	3.6	
\$125 to \$249	123	6.5	7.6	6.1	5.3	
\$250 to \$499	305	16.1	13.3	15.7	13.3	
\$500 to \$999	571	30.3	21.0	33.5	25.2	
\$1,000 to \$1,499	341	18.1	16.5	18.0	20.4	
\$1,500 to \$1,999	169	8.9	6.1	8.9	13.5	
\$2,000 to \$2,999	144	7.6	5.8	7.9	10.1	
\$3,000 to \$4,999	65	3.4	2.4	3.5	5.0	
\$5,000 and over	16	0.8	0.5	0.8	1.4	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	1,890		792	593	505	
Number not reporting	12		4	7	2	
Median net worth, ex- cluding equity in farm real estate, at time of first standard loan	\$816		\$698	\$840	\$1,007	

Note: A comparable table is also available for each State in the Region.

The median net worth at the time of the first standard loan increased from \$698 for borrowers receiving their first loan during 1936-37 to \$1,007 for those receiving their first loan during 1938-39. The first period borrowers had the largest proportion with a negative net worth and the smallest proportion with a net worth of at least \$1,000.



Table 70

Eleven percent of the Washington borrowers had a negative net worth at the time of the first loan when real estate equities are excluded, as compared with 2 percent of the Oregon and of the Idaho borrowers. The median net worth was highest for Idaho, \$913, and lowest for Washington, \$669. Oregon had a median net worth of \$830.

Forty-six percent of the Idaho borrowers had a net worth without farm real estate of \$1,000 or more as compared with 39 percent of the Oregon and 31 percent of the Washington borrowers.



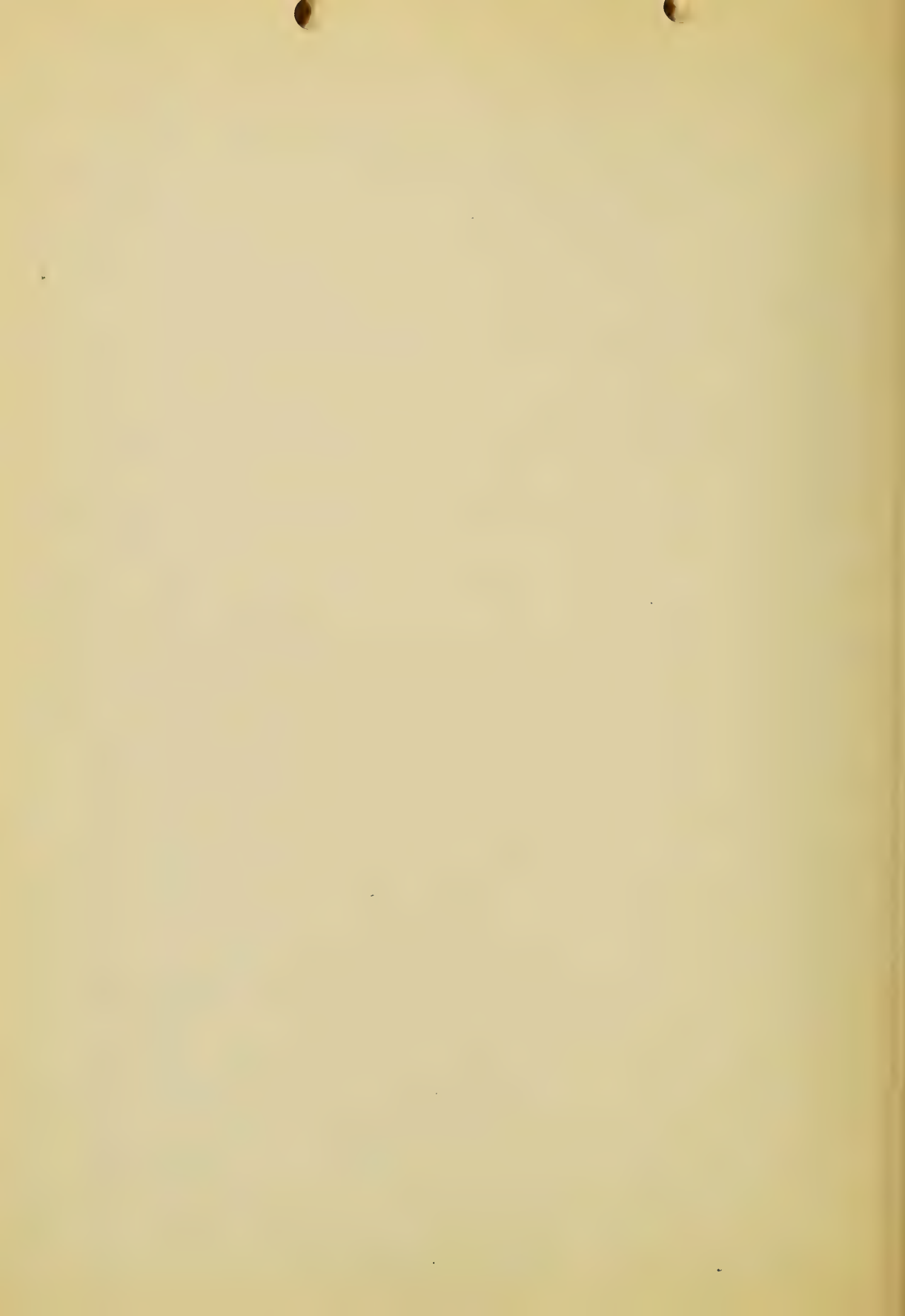
Table 10. - NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN;
Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by States

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan			
	Number	Percent	Washington	Oregon	Idaho	
			Percent	Percent	Percent	Percent
-\$500 or more	49	2.6	5.4	1.7	0.9	
-\$499 to -\$1	49	2.6	5.4	0.8	1.6	
\$0 to \$124	58	3.1	4.2	2.8	2.2	
\$125 to \$249	123	6.5	7.4	6.8	5.5	
\$250 to \$499	305	16.1	17.8	17.6	13.3	
\$500 to \$999	571	30.3	29.2	31.0	30.6	
\$1,000 to \$1,499	341	18.1	15.8	16.6	21.3	
\$1,500 to \$1,999	169	8.9	6.3	8.8	11.3	
\$2,000 to \$2,999	144	7.6	5.2	8.8	8.7	
\$3,000 to \$4,999	65	3.4	2.3	4.2	3.9	
\$5,000 and over	16	0.8	0.3	0.8	0.9	
Total	LXX	100.0	100.0	100.0	100.0	
Number reporting	1,890		612	603	675	
Number not reporting	12		5	2	5	
Median net worth, excluding equity in farm real estate, at time of first standard loan	\$816		\$667	\$830	\$933	



Form real estate, at time of first standard RR loan

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Tables 72 and 73

Table 72

Forty-three percent of the borrowers for whom a record was available after entry on FR had a lower net worth at the time of the last record than at the time of the first loan; 32 percent incurred a decrease of \$500 or more. Thirty-one percent increased their net worth by \$500 or more. The median change for all borrowers was an increase of \$116. Forty-four percent of the first period, 40 percent of the second period, and 48 percent of the third period borrowers had some decrease in their net worth by the time of their last record. The median changes were, however, increases of \$95, \$164, and \$99 for first, second, and third period borrowers, respectively. All of the third period borrowers had been on the program 1 year at the time of their last record as had a majority of the second period group; of the first period borrowers, only one-third had been on the program 1 year, slightly less than one-third had been on 2 years, and another one-third had been on 3 years.

Table 73

Forty-nine percent of all borrowers with any record of change since receiving the first standard loan had a lower net worth, including real estate, at the time of the last record than at the time of the first loan. This decrease was reported by 33, 41, and 46 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first standard loan. The same proportion, 32 percent, incurred an increase of \$500 or more as incurred a decrease of this amount. The median change for all borrowers with records was a gain of \$18, with a decrease of \$3 for those with records 1 year after the first loan, a gain of \$14 for those with records 2 years after the first loan, and a gain of \$125 for those with records 3 years after the first loan. The borrowers with a 1-year record ending between 9/1/36-8/31/37 had a median decrease of \$42, while those with a 1-year record ending between 9/1/37-8/31/38 had a median increase of \$94 and those ending between 9/1/38-8/31/39 a median decrease of \$19.



Table 72.-CHANGE IN NET WORTH: Number and percentage of borrowers classified by change in net worth from time of first standard loan to time of last record after entry on standard RR program, by period of first standard loan

Change in net worth	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	
	Number	Percent	Percent	Percent	Percent	
-\$1,000 or more	87	11.0	13.1	10.9	11.6	
-\$999 to -\$500	86	10.5	10.9	10.4	9.2	
-\$499 to -\$250	62	7.5	7.5	5.4	12.2	
-\$249 to -\$125	52	6.3	5.8	6.8	6.9	
-\$124 to -\$1	60	7.1	7.0	2.1	10.0	
\$0 to \$124	58	7.1	7.5	6.8	6.1	
\$125 to \$249	81	7.1	6.2	10.4	5.2	
\$250 to \$499	91	11.2	10.4	13.4	11.1	
\$500 to \$999	116	14.0	12.1	17.7	12.1	
\$1,000 to \$1,999	77	9.4	11.9	5.0	10.7	
\$2,000 and over	59	7.2	7.3	6.8	6.9	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	822		413	273	136	
Number not reporting 1/	41		3	5	2	
Median change in net worth	\$115		\$95	\$164	\$89	

1/ Exclusive of 1,069 borrowers with no record after entry on RR program.





collection of 1,000 borrowers and in no record after entry on IR program.

The following is a list of the names of the persons who have been appointed to the various offices of the County of Cook, Illinois, for the year 1891:

and, therefore, the larger the amount of net worth, exclusive of life equity in farm real estate, at the time of the decedent's death, the larger the proportion of net worth up to the time of the testator's death.



Table 75.—ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by value of assets at time of first standard RR loan, by period of first standard loan

Value of assets at time of first standard loan	Total		Borrowers receiving first standard loan between			
	Borrowers		1934-35, 1935-36, 1936-37			
	Number	Percent	Number	Percent	Number	Percent
Less than \$125	15	0.7	4.1	0.8	9.4	2.1
\$125 to \$249	58	3.1	4.1	1.7	3.2	3.2
\$250 to \$499	110	5.7	7.3	7.3	4.1	4.1
\$500 to \$999	253	13.4	14.5	12.6	12.3	12.3
\$1,000 to \$1,499	193	10.3	10.7	12.1	7.7	7.7
\$1,500 to \$1,999	143	7.6	7.5	7.7	7.5	7.5
\$2,000 to \$2,999	271	12.8	11.1	11.6	15.4	15.4
\$3,000 to \$3,999	185	9.8	3.1	12.1	0.7	0.7
\$4,000 to \$4,999	243	12.9	11.9	12.2	11.5	11.5
\$5,000 to \$5,999	264	13.9	12.6	12.4	18.0	18.0
\$6,000 to \$6,999	171	9.1	3.6	6.4	10.3	10.3
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	1,000		72		206	
Number not reporting	13		5		5	
Median value of assets at time of first standard loan	\$2,645		\$2,351		\$2,659	

About one-fourth of the borrowers had assets, including real estate, of less than \$1,000 at the time of the first standard loan. The proportion of borrowers with assets of less than \$1,000 decreased from 27 percent in the first period to 21 percent in the third period. The median amount of assets increased by periods, being \$2,351, \$2,659, and \$2,645 for first, second, and third period borrowers, respectively.



Table 76.-NUMBER OF COWS AT TIME OF FIRST
RR LOAN: Number and percentage
of borrowers classified by number
of cows owned at time of first
standard RR loan

Number of cows at time of first standard loan:	Total borrowers	
	Number	Percent
No cows, no other cattle	467	24.7
1	369	19.5
2	245	13.0
3	155	8.2
4	122	6.5
5 to 9	102	16.0
10 to 19	57	3.4
20 to 39	11	1.2
40 and over	4	0.2
No cows, but 1 or more other cattle	50	2.6
Cattle, type unknown	3	0.2
Total reporting	1,888	100.0
Number not reporting	14	

At the time of entry on the RR program, one-fourth of the borrowers had no cows or other cattle; one-third had 1 or 2 cows; only 2 percent had 20 or more cows. The proportion of borrowers without any cattle was about the same as the percentage who had been laborers or "nonfarm" during the major part of the year before the first loan.



NUMBER OF COWS LAST RECORD: Number and percentage of borrowers classified by number of cows owned at time of last record after entry on standard RR program, by number of crop years after first loan.

Number of cows at time of last record after entry on RR	Percentage of borrowers				
	Total	1 crop year	2 crop years	3 crop years	4 or more
No cows, no other cattle	67 : 8.1	7.8	7.1	10.9	
1	82 : 9.9	9.8	8.0	13.9	
2	62 : 7.5	9.1	6.3	3.9	
3	61 : 7.4	7.3	5.1	7.1	
4	79 : 9.6	10.0	9.7	7.8	
5 to 9	291 : 35.2	35.7	34.6	34.8	
10 to 19	129 : 15.6	13.5	20.2	14.6	
20 to 29	34 : 4.2	4.1	2.3	1.8	
30 and over	2 : 0.2	—	0.8	—	
No cows, but 1 or more other cattle	6 : 0.7	0.9	0.4	0.8	
Cattle, type unknown	11 : 1.3	1.1	2.1	2.7	
Total	XXX : 100.0	100.0	100.0	100.0	
Number reporting	827	460	238	271	
Number not reporting 1/	6	1	1	1	

1/ Excludes 1,369 borrowers with no record after entry on RR program.

Only 8 percent of the borrowers had no cattle at the time of their last record after entry on RR. Seventeen percent had 1 or 2 cows. More than one-half of the borrowers had between 3 and 9 cows. Four percent had 20 or more cows. Those borrowers on the program 3 years had a smaller percentage having cattle than did those on the program 1 or 2 years.



Number of cards owned at time of first standard loan and at time of last record after entry on standard 7th program

No. cards	No. cards	Number of cards owned at time of last record after entry on									
		1	2	3	4	5	6	7	8	9	10 or more
1	100	1	1	1	1	1	1	1	1	1	1
2	100	1	1	1	1	1	1	1	1	1	1
3	100	1	1	1	1	1	1	1	1	1	1
4	100	1	1	1	1	1	1	1	1	1	1
5	100	1	1	1	1	1	1	1	1	1	1
6	100	1	1	1	1	1	1	1	1	1	1
7	100	1	1	1	1	1	1	1	1	1	1
8	100	1	1	1	1	1	1	1	1	1	1
9	100	1	1	1	1	1	1	1	1	1	1
10	100	1	1	1	1	1	1	1	1	1	1
11	100	1	1	1	1	1	1	1	1	1	1
12	100	1	1	1	1	1	1	1	1	1	1
13	100	1	1	1	1	1	1	1	1	1	1
14	100	1	1	1	1	1	1	1	1	1	1
15	100	1	1	1	1	1	1	1	1	1	1
16	100	1	1	1	1	1	1	1	1	1	1
17	100	1	1	1	1	1	1	1	1	1	1
18	100	1	1	1	1	1	1	1	1	1	1
19	100	1	1	1	1	1	1	1	1	1	1
20	100	1	1	1	1	1	1	1	1	1	1
21	100	1	1	1	1	1	1	1	1	1	1
22	100	1	1	1	1	1	1	1	1	1	1
23	100	1	1	1	1	1	1	1	1	1	1
24	100	1	1	1	1	1	1	1	1	1	1
25	100	1	1	1	1	1	1	1	1	1	1
26	100	1	1	1	1	1	1	1	1	1	1
27	100	1	1	1	1	1	1	1	1	1	1
28	100	1	1	1	1	1	1	1	1	1	1
29	100	1	1	1	1	1	1	1	1	1	1
30	100	1	1	1	1	1	1	1	1	1	1
31	100	1	1	1	1	1	1	1	1	1	1
32	100	1	1	1	1	1	1	1	1	1	1
33	100	1	1	1	1	1	1	1	1	1	1
34	100	1	1	1	1	1	1	1	1	1	1
35	100	1	1	1	1	1	1	1	1	1	1
36	100	1	1	1	1	1	1	1	1	1	1
37	100	1	1	1	1	1	1	1	1	1	1
38	100	1	1	1	1	1	1	1	1	1	1
39	100	1	1	1	1	1	1	1	1	1	1
40	100	1	1	1	1	1	1	1	1	1	1
41	100	1	1	1	1	1	1	1	1	1	1
42	100	1	1	1	1	1	1	1	1	1	1
43	100	1	1	1	1	1	1	1	1	1	1
44	100	1	1	1	1	1	1	1	1	1	1
45	100	1	1	1	1	1	1	1	1	1	1
46	100	1	1	1	1	1	1	1	1	1	1
47	100	1	1	1	1	1	1	1	1	1	1
48	100	1	1	1	1	1	1	1	1	1	1
49	100	1	1	1	1	1	1	1	1	1	1
50	100	1	1	1	1	1	1	1	1	1	1
51	100	1	1	1	1	1	1	1	1	1	1
52	100	1	1	1	1	1	1	1	1	1	1
53	100	1	1	1	1	1	1	1	1	1	1
54	100	1	1	1	1	1	1	1	1	1	1
55	100	1	1	1	1	1	1	1	1	1	1
56	100	1	1	1	1	1	1	1	1	1	1
57	100	1	1	1	1	1	1	1	1	1	1
58	100	1	1	1	1	1	1	1	1	1	1
59	100	1	1	1	1	1	1	1	1	1	1
60	100	1	1	1	1	1	1	1	1	1	1
61	100	1	1	1	1	1	1	1	1	1	1
62	100	1	1	1	1	1	1	1	1	1	1
63	100	1	1	1	1	1	1	1	1	1	1
64	100	1	1	1	1	1	1	1	1	1	1
65	100	1	1	1	1	1	1	1	1	1	1
66	100	1	1	1	1	1	1	1	1	1	1
67	100	1	1	1	1	1	1	1	1	1	1
68	100	1	1	1	1	1	1	1	1	1	1
69	100	1	1	1	1	1	1	1	1	1	1
70	100	1	1	1	1	1	1	1	1	1	1
71	100	1	1	1	1	1	1	1	1	1	1
72	100	1	1	1	1	1	1	1	1	1	1
73	100	1	1	1	1	1	1	1	1	1	1
74	100	1	1	1	1	1	1	1	1	1	1
75	100	1	1	1	1	1	1	1	1	1	1
76	100	1	1	1	1	1	1	1	1	1	1
77	100	1	1	1	1	1	1	1	1	1	1
78	100	1	1	1	1	1	1	1	1	1	1
79	100	1	1	1	1	1	1	1	1	1	1
80	100	1	1	1	1	1	1	1	1	1	1
81	100	1	1	1	1	1	1	1	1	1	1
82	100	1	1	1	1	1	1	1	1	1	1
83	100	1	1	1	1	1	1	1	1	1	1
84	100	1	1	1	1	1	1	1	1	1	1
85	100	1	1	1	1	1	1	1	1	1	1
86	100	1	1	1	1	1	1	1	1	1	1
87	100	1	1	1	1	1	1	1	1	1	1
88	100	1	1	1	1	1	1	1	1	1	1
89	100	1	1	1	1	1	1	1	1	1	1
90	100	1	1	1	1	1	1	1	1	1	1
91	100	1	1	1	1	1	1	1	1	1	1
92	100	1	1	1	1	1	1	1	1	1	1
93	100	1	1	1	1	1	1	1	1	1	1
94	100	1	1	1	1	1	1	1	1	1	1
95	100	1	1	1	1	1	1	1	1	1	1
96	100	1	1	1	1	1	1	1	1	1	1
97	100	1	1	1	1	1	1	1	1	1	1
98	100	1	1	1	1	1	1	1	1	1	1
99	100	1	1	1	1	1	1	1	1	1	1
100	100	1	1	1	1	1	1	1	1	1	1

Number of cards owned at time of first standard loan and at time of last record after entry on standard 7th program

Number of cards owned at time of first standard loan and at time of last record after entry on standard 7th program



Table 79.—NUMBER OF HENS AT TIME OF FIRST
RR LOAN: Number and percentage
of borrowers classified by number
of hens owned at time of first
standard RR loan

Number of hens at time of first standard loan:	Total borrowers	
	Number	Percent
No hens, no other poultry	610	32.3
1 to 24	502	26.6
25 to 49	389	21.2
50 to 74	158	8.4
75 to 99	55	3.0
100 to 149	63	3.6
150 to 199	31	1.6
200 and over	63	3.3
No hens, but other poultry	50	2.7
Poultry, type unknown	49	2.6
Total reporting	1,836	100.0
Number not reporting	16	

About one-third of the borrowers had no hens or other poultry at the time of the first standard loan; this is larger than the proportion of borrowers who had been farm laborers or "nonfarm" during the major part of the year before the first loan. More than two-fifths of the borrowers had less than 50 hens; eight percent had 100 hens or more.

THE UNIVERSITY OF CHICAGO
LIBRARY
540 EAST 57TH STREET
CHICAGO, ILL. 60637

DATE _____

TO _____

FROM _____

SUBJECT _____

RE _____

REFERENCE _____

NOTES _____

ENCLOSURES _____

SIGNATURE _____

PRINTED NAME _____

DEPARTMENT _____

UNIVERSITY OF CHICAGO

CHICAGO, ILL. 60637

TELEPHONE _____

TELETYPE _____

FAX _____

Table 80.—NUMBER OF HENS LAST RECORDED: Number and percentage of borrowers classified by number of hens owned at time of last record, after entry on standard RI program, by number of crop years after first loan

Number of hens at time of last record after entry on RI	Total		Number by number of crop years after first loan		
	Borrowers		1 year	2 years	3 years
	Number	Percent	Number	Percent	Percent
No hens, no other poultry	141	17.1	13.1	14.1	15.6
1 to 24	121	14.6	25.3	16.4	7.4
25 to 49	112	13.6	23.5	16.4	8.5
50 to 74	56	6.8	6.7	5.0	3.1
75 to 99	19	2.3	2.3	2.1	0.6
100 to 149	28	3.4	3.7	4.2	0.8
150 to 199	10	1.2	1.7	0.3	—
200 and over	34	4.1	5.2	2.4	1.6
No hens, or other poultry	12	1.5	1.3	2.1	0.8
Poultry, type unknown	200	24.4	22.5	2.2	3.0
Total	826	100.0	100.2	100.2	100.0
Number reporting	826		459	258	129
Number not reporting 1/	7		2	1	4

1/ Exclusive of 1,069 borrowers with no record after entry on RI program.

At the time of the last record after entry on RI, 17 percent of the borrowers had no hens or other poultry. Interpretation of the data on size of flock is difficult because 3 percent of the borrowers had poultry but the number of hens was not reported. For those reporting number of hens, small flocks of less than 25 hens were most common.



and by number of hens owned at time of first standard RR loan

at time of first standard	No hens, no other cattle	1	25	50	75	100	150	200	No hens, no other cattle	Foultry, no other cattle	No.	No.
30 cows, no other cattle	467	295	81	37	15	4	7	2	12	9	3	2
1	369	111	120	47	28	9	11	8	12	11	12	---
2	45	---	---	---	---	---	---	---	---	---	---	---
3	155	20	45	21	21	10	5	3	3	3	5	---
4	122	21	36	27	9	3	6	3	7	2	7	1
5 to 9	502	54	89	62	35	2	19	6	10	9	9	---
10 to 19	145	27	36	30	14	6	3	3	9	4	9	1
20 to 39	28	2	10	7	2	1	2	---	---	1	1	1
40 and over	4	1	1	---	1	---	1	---	---	---	---	---
more other cattle:	50	16	18	7	5	---	1	1	---	2	1	---
type unknown	3	1	1	1	---	---	---	---	---	---	---	---
14	---	---	---	---	---	---	---	---	---	---	---	11
1,597	310	508	280	179	36	69	24	65	50	42	16	---

At the time of the first standard RR loan, 17 percent of the owners of the poultry were and still are poultry now carrying 30 cows and no other cattle. The majority of the owners of the poultry had no other cattle. Those from 100 to 200 cows, 50 to 100 cows, and those from 10 to 100 cows had some cattle and some poultry.



percentage of 1,000 borrowers with no record after entry on the program.

compounds include 1) are available with reference classified by number of crop years (1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837,

[illegible]



Table 84.-NUMBER OF SOWS AT TIME OF FIRST
RR LOAN: Number and percentage
of borrowers classified by number
of sows owned at time of first
standard RR loan

Number of sows at time of first standard loan :	Total borrowers	
	Number	Percent
No sows, no other hogs :	1,050	55.5
1 :	112	6.1
2 :	173	9.2
3 :	77	4.1
4 :	30	1.6
5 :	22	1.2
6 to 10 :	16	0.8
11 or more :	5	0.3
No sows, 1 or more other hogs :	156	8.3
Hogs, type unknown :	35	1.9
Total reporting :	1,888	100.0
Number not reporting :	14	

Fifty-six percent of the borrowers had no hogs at the time of their first standard loan; 17 percent had 1 sow. Another 9 percent had 2 sows and 8 percent had no sow but did have 1 or more hogs. The proportion without hogs was more than twice the percentage of borrowers who were farm laborers or "nonfarm" during the major part of the year before the first loan.



Table 85.--NUMBER OF SOWS LAST RR RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR	Total		Borrowers by number of crop years after first loan			
	borrowers					
	Number	Percent	Percent	Percent	Percent	Percent
No sows, no other hogs	281	34.0	33.4	34.9	34.8	
1	137	16.6	18.7	13.0	15.5	
2	88	10.7	9.8	14.7	6.2	
3	52	6.3	6.1	7.1	5.4	
4	38	4.6	5.2	5.0	1.6	
5	15	1.8	2.4	1.3	0.8	
6 to 10	28	3.4	3.5	4.6	0.8	
11 or more	5	0.6	0.4	1.3		
No sows, 1 or more other hogs	38	4.6	6.1	2.1	3.9	
Hogs, type unknown	144	17.4	14.4	16.0	31.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	826		459	232	129	
Number not reporting 1/	7		2	1	4	

1/ Exclusive of 1,069 borrowers with no record after entry on RR program.

About one-third of the borrowers had no hogs at the time of their last record after entry on RR; there was little difference by length of time on the program. The fact that 17 percent of the borrowers were known to have hogs but the type of hogs was unknown, limits the value of the percentage distribution by number of sows. However, 1 or 2 sows were most common for those reporting the number.



TABLE 36.—NUMBER OF SOWS AT TIME OF FIRST OR LAST OR BOTH FIRST AND LAST RR RECORD: Number of borrowers classified by number of sows owned at time of first standard loan and at time of last record after entry on standard RR program

of first standard loan	Total	No. of sows owned at time of first standard loan and at time of last record after entry on standard RR program										
		no other	1	2	3	4	5	6	7	8 or more	type	
No sows, no record												
1	144	57	27	21	12	1	1	1	1	10	70	1
2	45	4	6	3	4	6	---	4	2	1	12	1
3	11	1	1	4	3	1	---	---	---	2	---	---
4	11	2	1	1	1	1	1	2	1	---	---	---
5	6	---	---	---	---	---	---	---	---	---	---	---
6	59	13	14	7	3	4	---	2	---	7	9	---
7	8	3	1	2	---	---	---	---	---	---	2	---
8	833	201	137	57	27	12	1	1	1	10	70	1

1/ Exclusive of 1,069 borrowers with no record at time of first standard loan and at time of last record after first standard loan.

2/ The table is also available with borrowers classified by number of crop years (1, 2, or 3).



Table 9C. NUMBER OF TRACTORS, AUTOS, OR TRUCKS LAST IN RECORD: Number and percentage of borrowers classified by number of tractors and autos or trucks owned at time of last record after entry on standard NR program, by States

Number of tractors, autos or trucks owned at time of last record: after entry on NR	Total		Borrowers' State of residence at time of first standard loan		
	Borrowers		Washington	Oregon	Idaho
	Number	Percent	Percent	Percent	Percent
Tractor					
0	653	79.7	80.2	74.7	83.4
1 or more	166	20.3	19.8	25.3	16.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	819		258	253	308
Number not reporting 1/	14		3	2	9
Auto or truck					
0	260	31.7	25.9	35.9	32.2
1 or more	560	68.3	74.1	64.1	66.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	820		259	251	310
Number not reporting 1/	13		2	4	7

1/ Exclusive of 1,069 borrowers with no record after entry on NR program.

At the time of the last record, 20 percent of the borrowers who reported owned a tractor and 68 percent owned an auto or a truck. The proportion having a tractor was largest in Oregon, 25 percent, and smallest in Idaho, 17 percent. The proportion having an auto or truck was largest in Washington, 74 percent, and smallest in Oregon, 64 percent.



Table 91.-LIABILITIES AT TIME OF FIRST RM
LOAN: Number and percentage of
borrowers classified by liabilities
at time of first standard RM loan

Liabilities at time of first standard loan:	Total borrowers	
	Number	Percent
\$0	183	9.7
\$1 to \$124	256	13.4
\$125 to \$249	180	9.5
\$250 to \$499	225	11.9
\$500 to \$749	127	6.7
\$750 to \$999	77	4.1
\$1,000 to \$1,499	131	6.9
\$1,500 to \$1,999	117	6.1
\$2,000 to \$2,999	172	9.1
\$3,000 to \$4,999	206	10.9
\$5,000 and over	170	9.1
Total reporting:	2,035	100.0
Number not reporting:	7	
Median liabilities	\$704	

Only 10 percent of the borrowers reported no liabilities at the time of their first loan. Another 35 percent had liabilities of less than \$500.

Thirty-six percent owed \$1,500 or more and about 1 out of every 10 borrowers had liabilities of \$5,000 or more. The median liabilities was \$704. These data include real estate mortgages.



Table 92

About one-fifth of the borrowers for whom there was a record of change had decreased their indebtedness since receiving their first standard loan. Such a decrease was reported for 19 percent of those on the program 1 or 2 years and for 25 percent of those on the program 3 years. Eight percent of the borrowers had decreased their liabilities by \$500 or more, whereas more than one-half of the borrowers had increased their liabilities by \$500 or more. Forty-six, 57, and 55 percent of those on the program 1, 2, and 3 years, respectively, had increased their liabilities by \$500 or more. The median change in liabilities was an increase of \$517, and was more of an increase, \$663, for those on the program 2 years than for those on the program 1 year, \$452, or those on the program 3 years than for those on the program 1 year, \$452, or those on 3 years, \$625.



Table 92.-CHANGE IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

Change in liabilities	Total		Borrowers by number of crop years after first loan		
	borrowers		1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-\$1,000 or more	42	5.1	4.2	4.6	9.1
-\$999 to -\$500	28	3.4	3.5	3.4	3.0
-\$499 to -\$250	33	4.0	3.9	3.4	5.3
-\$249 to -\$125	26	3.1	3.1	3.8	2.3
-\$124 to -\$1	38	4.6	4.6	4.2	5.3
\$0 to \$124	50	6.0	7.0	5.0	4.5
\$125 to \$249	62	7.5	8.5	5.9	6.8
\$250 to \$499	128	15.5	18.8	12.6	9.1
\$500 to \$999	193	23.4	25.6	21.8	18.2
\$1,000 to \$1,999	145	17.5	14.0	21.4	22.8
\$2,000 and over	82	9.9	6.8	13.9	13.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	827		457	238	132
Number not reporting 1/	6		4	1	1
Median change in liabilities	\$517		\$452	\$663	\$625

1/ Exclusive of 1,069 borrowers with no record after entry on RR program.



TABLE C: LIABILITIES AT TIME OF FIRST RR LOAN AND CHANGE IN LIABILITIES: Number of borrowers classified by liabilities at time of first standard loan and by change in liabilities from time of first standard loan to time of last record after entry on standard RR program

Liabilities at time of first standard loan	Borrowers by change in liabilities															
	Total	and	to	to	to	to	to	to	to	to	to	to	to	to	and	
No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
\$0	74	---	---	---	---	---	---	---	---	6	6	9	22	22	9	---
\$1 to \$124	123	---	---	---	---	---	---	1	9	12	24	38	39	31	---	---
\$125 to \$249	73	---	---	---	---	---	---	3	2	1	5	15	23	13	6	---
\$250 to \$499	100	---	---	---	---	---	---	4	2	8	5	3	21	21	15	1
\$500 to \$749	60	---	---	---	---	---	---	1	1	3	4	6	8	16	10	1
\$750 to \$999	33	---	---	1	---	---	---	3	1	3	3	5	4	3	7	---
\$1,000 to \$1,499	65	2	2	4	4	5	3	3	9	17	12	4	---	---	---	---
\$1,500 to \$1,999	43	---	---	---	---	---	---	1	2	6	5	6	10	9	5	---
\$2,000 to \$2,999	70	---	---	---	---	---	---	3	7	5	8	12	14	5	5	---
\$3,000 to \$4,999	91	13	4	6	5	1	4	11	19	18	10	4	---	---	---	---
\$5,000 and over	92	---	---	---	---	---	---	4	6	2	2	5	11	3	11	---
Unknown	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Total 1/	833	42	23	23	26	29	53	101	180	162	101	---	---	---	---	---

1/ Exclusive of 1,069 borrowers with no record after entry on RR program.

Source: Bureau of Economic Warfare, "Liabilities of Debtors at Time of First Standard Loan and Change in Liabilities from Time of First Standard Loan to Time of Last Record After Entry on Standard RR Program," December 1941.

Notes: The above table is for borrowers with liabilities classified by number of years since first standard loan. The above table is for borrowers with liabilities classified by number of years since first standard loan. The above table is for borrowers with liabilities classified by number of years since first standard loan.



Table 94.-LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard RR loan, by period of first standard loan

Liabilities as : percentage of : assets at time of : first standard loan:	Total		Borrowers receiving			
	borrowers		first standard loan between			
	Number	Percent	3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
No liabilities	183	9.7	10.9	8.9	8.7	
Less than 20	474	25.1	25.1	25.4	24.9	
20.0 to 39.9	486	25.6	25.8	25.1	26.5	
40.0 to 59.9	385	20.4	19.1	20.9	21.7	
60.0 to 79.9	243	12.9	12.9	13.1	12.5	
80.0 to 99.9	89	4.7	4.4	5.4	4.3	
100.0 to 119.9	8	0.4	0.6	0.3	0.2	
120.0 to 139.9	9	0.5	0.6	0.3	0.4	
140.0 to 159.9	3	0.2	0.1	0.2	0.2	
160.0 to 199.9	2	0.1	0.1	0.2	---	
200.0 and over	7	0.4	0.4	0.2	0.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,889		789	594	506	
Number not reporting	13		7	6	---	

One-tenth of the borrowers reported no liabilities at the time of their first standard loan; there was a slight decrease in the proportion as the program continued. For over one-half of the borrowers, 51 percent, the liabilities amounted to less than 40 percent of all the assets reported. About 1 borrower in 50 had liabilities which equalled or exceeded assets.

The ratio of liabilities to assets was similar for borrowers accepted in each of the 3 periods.



classified by value of assets and by liabilities as a percentage of assets at time of first standard RE loan

at time of	No.	Less: 20.0 to 40.0	40.0 to 60.0	60.0 to 80.0	80.0 to 100.0	100.0 to 120.0	120.0 to 140.0	140.0 to 160.0	160.0 to 180.0	180.0 to 200.0	Un-
Total	Liabil-	than:	to:	to:	to:	to:	to:	to:	to:	to:	end
Less than \$125	16	6	1	1	1	1	1	1	1	1	5
\$125 to \$249	58	26	7	14	3	2	3	2	1	1	1
\$250 to \$499	126	43	30	23	9	6	3	2	2	2	1
\$500 to \$999	283	55	88	67	24	13	3	2	1	1	1
\$1,000 to \$1,499	195	19	60	52	20	6	3	1	1	1	1
\$1,500 to \$1,999	145	9	57	44	20	9	5	1	1	1	1
\$2,000 to \$2,499	238	12	70	59	48	39	8	1	1	1	1
\$2,500 to \$3,999	182	6	43	43	51	20	10	1	2	1	1
\$4,000 to \$5,999	243	4	37	68	68	50	14	1	1	1	1
\$6,000 and over	171	18	39	66	37	21	8	1	1	1	1
Total	1,902	183	474	486	311	141	61	21	11	11	11

Notes: A comparable table is also available for each of the 3 periods of first standard RE loan



Table 96.—NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 28, 1939, by period of first standard loan

Number of standard loans authorized	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
1	1,177	61.9	50.4	58.0	84.5	
2	464	24.4	27.6	29.7	13.0	
3	185	9.7	14.3	10.0	2.2	
4	56	2.9	5.5	1.8	0.2	
5	17	0.9	1.8	0.5	---	
6 or more	3	0.2	0.4	---	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,902		796	600	506	

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

Sixty-two percent of all borrowers received only 1 loan. Nearly one-fourth received 2 loans and 4 percent received 4 or more loans. The proportion of borrowers receiving 2 or more loans by February 1939 decreased as the program continued, being 50, 42, and 15 percent for first, second, and third period borrowers, respectively.



by number of loans during year, by years first allocated full loan, by number of standard loans authorized, and by period of first standard loan 3/

[illegible]

2/ a part owner rents part and owns part of the farm operated.

the 100 acre cotton field and wood part of the farm operated

There was no consistent relationship between receiving only 1 or receiving 2 or more loans by February 1942 for borrowers who were first earning a salary or from February during the first 3 months after entry into the workforce. First earners were more likely than the average borrower to receive only 1 loan, and those who were "second-time" were more likely to receive 2 or more loans.



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NOTE: This table shows the number of all loans and the percentage of loans classified by loan purpose including loans. Average loan term standard by loan by number of terms and loan reporting and period of first and second loan.

First reporting year before first standard	Loan	Borrowers by number of standard loans and period of first loan											
		One loan				Two or more loans							
		Number	Percent	Total	Percent	2/28/37	2/28/38	2/28/39	Total	2/28/37	2/28/38	2/28/39	Percent
10		54	3.0	8.8	2.4	4.1	5.5	2.5	1.7	2.9	5.0		
11 to 20		35	3.4	1.6	2.4	1.0	1.2	1.2	1.7	0.9			
21 to 30		52	5.1	2.0	5.1	1.0	1.2	4.0	6.3	1.4			
31 to 40		116	6.5	6.5	7.5	5.7	0.4	6.0	5.1	4.1	1.3		
41 to 50		177	7.9	8.0	8.7	8.9	5.7	7.7	10.5	5.5			
51 to 60		253	20.5	21.4	24.2	22.9	17.7	16.2	19.7	20.3	18.2		
61 to 70		270	15.0	14.7	14.4	15.8	15.2	15.6	16.0	14.7	16.2		
71 to 80		385	19.8	20.8	19.5	19.1	23.7	18.2	16.0	19.5	26.4		
81 to 90		347	9.1	7.9	3.5	8.0	3.0	5.4	7.4	11.3	15.3		
91 to 100		60	4.6	5.0	5.6	5.3	7.0	4.0	2.5	4.1	7.4		
101 to 110		157	9.8	6.3	5.4	5.5	10.7	11.5	9.3	15.6	19.1		
Total		XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
Number reporting		1,763		1,764	859	514	503	649	363	218	56		
Number not reporting		159		93	32	34	27	76	32	34	10		

There was no consistent relationship between the amount of total cash and the number of loans by February 26, 1939.

Table 12. This table shows the percentage of total assets of each category of banks and the percentage of total assets of each category of banks before first standard loan, by number of standard loans authorized and by period of first standard loan.

First standard loan	Total	Borrowers	Borrowers by number of standard loans and period of first loan											
			No loan			First loan between 2/28/37-2/28/38			First loan between 2/28/38-2/28/39			First loan between 2/28/39-2/28/40		
Number	Percent	Percent	Number	Percent	Percent	Number	Percent	Percent	Number	Percent	Percent	Number	Percent	Percent
10.0 to 19.9	39	2.2	2.6	3.4	2.0	1.7	1.5	2.4	0.4					
20.0 to 29.9	65	3.8	3.9	5.7	3.4	2.6	3.1	4.0	1.4					
30.0 to 39.9	60	3.4	3.5	2.6	4.7	3.4	3.1	3.4	3.1	1.4				
40.0 to 49.9	49	2.7	3.1	3.4	3.1	2.7	2.2	1.6	4.0					
50.0 to 59.9	78	4.2	4.1	4.8	3.8	3.7	4.4	3.9	3.2	1.4				
60.0 to 69.9	99	5.8	5.8	5.8	4.1	7.6	4.9	6.3	2.7					
70.0 to 79.9	122	7.2	7.4	8.3	7.9	7.9	6.8	7.2	6.6	3.7				
80.0 to 89.9	136	7.8	8.2	8.6	9.4	6.9	6.6	5.9	7.5	8.4				
90.0 to 100.0	681	38.1	37.1	39.3	36.8	36.2	39.7	38.6	37.2	52.9				
Total	1,478	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0				
Number reporting	1,478	1,112	385	519	408	677	261	256	70					
Number not reporting	113		65	16	29	48	14	26	6					

Note: This table shows the relationship between the proportion of the total assets derived from the first standard loan and the proportion of the total assets derived from the first standard loan, by number of standard loans authorized and by period of first standard loan.

The first part of the book is devoted to a general discussion of the theory of the origin of life, and the second part to a detailed account of the experiments which have been made to determine the conditions under which life can originate.



Table 102. SIZE OF LOANS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan ^{1/}

Total amount of all loans received from FSA			Borrowers receiving first standard loan between			
	Total Borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
\$0 2/	2	0.1	---	---	0.4	
\$1 to \$124	27	1.4	1.9	1.3	0.8	
\$125 to \$249	95	5.0	6.0	4.7	3.3	
\$250 to \$499	302	15.9	18.0	12.7	15.4	
\$500 to \$749	380	20.0	17.3	22.4	21.0	
\$750 to \$999	331	17.4	18.2	17.2	16.4	
\$1,000 to \$1,499	266	19.2	18.8	19.5	19.8	
\$1,500 to \$1,999	176	9.3	8.4	10.0	9.7	
\$2,000 to \$2,999	141	7.4	6.0	8.2	3.7	
\$3,000 to \$3,999	42	2.2	2.4	2.8	1.2	
\$4,000 to \$4,999	15	0.8	1.1	0.5	0.6	
\$5,000 and over	25	1.3	1.9	0.7	1.2	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,902		796	600	506	
Median amount of loan	\$860		\$843	\$879	\$864	

^{1/} Amount received from beginning of period of first standard loan through February 28, 1939.

^{2/} Loan authorized but not received by February 28, 1939.

Note: A comparable table is also available for each State in the Region.

The median amount of all loans received by borrowers from FSA by February 28, 1939, was \$860. The medians were \$843, \$879, and \$864 for first, second, and third period borrowers, respectively. More than one-fifth, 22 percent, of the borrowers received less than \$500 in loans, while two-fifths received \$1,000 or more. Twenty-six, 19, and 21 percent of the first, second, and third period borrowers, respectively, received loans totaling less than \$500. There was little difference in the proportion of borrowers in these same periods who received \$1,000 or more.



Table 103.--SIZE OF LOANS: Number and percentage of standard R borrowers classified by total amount of all loans received from FSA, by States ^{1/}

Total amount of all loans received from FSA	Borrowers' State of residence at time of first standard loan				
	Total				
	borrowers		Washington:	Oregon:	Idaho
	Number	Percent	Percent	Percent	Percent
\$0 ^{2/}	2	0.1	—	—	0.3
\$1 to \$124	27	1.4	0.6	1.3	2.2
\$125 to \$249	95	5.0	2.4	8.9	3.8
\$250 to \$499	302	15.9	12.2	21.3	14.4
\$500 to \$749	380	20.0	17.5	22.6	20.0
\$750 to \$999	331	17.4	15.2	16.0	19.7
\$1,000 to \$1,499	366	19.2	20.3	15.7	21.5
\$1,500 to \$1,999	176	9.3	12.0	6.4	9.3
\$2,000 to \$2,999	141	7.4	11.0	5.0	6.3
\$3,000 to \$3,999	42	2.2	3.4	2.1	1.2
\$4,000 to \$4,999	15	0.8	1.5	0.5	0.4
\$5,000 and over	25	1.3	2.9	0.2	0.9
Total	XXX	100.0	100.0	100.0	100.0
Total reporting	1,902		617	605	680
Median amount of loan	\$860		\$1,026	\$705	\$868

^{1/} Amount received from beginning of period of first standard loan through February 28, 1939.

^{2/} Loan authorized but not received by February 28, 1939.

Washington had the largest proportion of borrowers, 31 percent, who received loans totaling \$1,500 or more by February 28, 1939; 14 percent of the Oregon borrowers and 18 percent of the Idaho borrowers received such large loans. Conversely, only 15 percent of the Washington borrowers received loans of less than \$500 in comparison with 32 percent of the Oregon and 21 percent of the Idaho borrowers. The medians were \$1,026, \$868, and \$705 in Washington, Idaho, and Oregon, respectively.

Table 104.-TYPE OF LOANS: Percentage of standard loan RR borrowers receiving specified types of loans from FSA, by period of first standard loan 1/

Type of loan	Borrowers receiving		
	first standard loan between		
	3/1/36- 2/28/37	3/1/37- 2/28/41	3/1/36- 2/28/39
	Percent	Percent	Percent
Standard	100.0	100.0	100.0
Emergency	—	—	—
Cooperative and community service	6.0	5.3	3.2
Total number of borrowers	796	600	506

1/ Exclusive of emergency or cooperative and community service loans received before period of first standard loan.

Note: A comparable table is also available for each State in the Region.

None of the borrowers included in this study received emergency loans before February 28, 1939. Cooperative and community service loans were received by 6, 5, and 3 percent of the first, second, and third period borrowers, respectively.



Tables 105, 106, 107, and 108

Table 105

Capital goods, primarily livestock, accounted for 43 percent of all the money loaned; 36 percent was loaned for current farm operating expenses. Sixteen percent was loaned for debt settlement and refinancing and only 2 percent for family expenses. Debt settlement and refinancing was more important for second and third, especially third period borrowers, than for the first period group. For money was loaned for capital goods than for any other purpose during the year of the initial loans. In the years of the supplemental loans, from three-fifths to three-fourths of the money went for current farm operating expenses.

Table 106

About 3 dollars out of every 4 loaned in each of the 3 States went for capital goods and current farm operating expenses. Capital goods was the leading purpose of loan in Oregon and Idaho, while loans for current farm operating expenses were more important in Washington. Debt settlement and refinancing was more important in Oregon and Idaho than in Washington.

Table 107

Eighty-four percent of all borrowers received loans for some form of capital goods and 78 percent for current farm operating expenses. Seventy-seven percent received loans for livestock and poultry, 49 percent for machinery and equipment, 33 percent for debt settlement and refinancing, 21 percent for family expenses, and 15 percent each for improvement and maintenance of land and buildings and for current farm nonoperating expenses.

The proportion of borrowers loaned money for improvement and maintenance of land and buildings and for current farm operating expenses was larger for first than for second period borrowers and larger for second than for third period borrowers; the reverse was true for debt settlement and refinancing. More of the first than of either the second or third period group received loans for family expenses.

Following the first year on the RR program, borrowers most frequently were authorized additional loans for current farm operating expenses and livestock and poultry. Thirty-seven percent of the first period borrowers received a loan during their second year on RR and 23 percent received a loan during their third year on the program. Thirty-six percent of the second period borrowers received a supplemental loan during their second year on RR.

Table 108

Better than 8 out of 10 borrowers in each State received loans for capital goods; in Idaho and Oregon more borrowers received loans for this purpose than for any other, but in Washington capital goods was second to current farm operating expenses.

Loans for machinery and for livestock - both forms of capital goods - were more frequent in Idaho than in the other 2 States. Loans for improvement of land and buildings and for current farm nonoperating expenses were most frequent in Washington, which had the largest percentage of farm owners. Washington also had the largest proportion of borrowers who received loans for current farm operating expenses and for family expenses, but the smallest proportion with loans for debt settlement. Oregon had the smallest proportion of borrowers receiving loans for family expenses.

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ANALYSIS OF LOGS FOR ELLERB FIRM. The logs were analyzed for a total of 100 days of operation. The data obtained by us for purposes and by period of least standard in 1 day, by standard 1 day. The data were analyzed for

Purpose for which incurred	Amount	Year of Inc.		Year of Inc.		Total					
		First	Second	First	Second						
Land	107,502	0.8	6.8	8.7	1	3.8	1.9	10.8	11.2	4.2	0.4
Buildings and equipment	45,712	4.1	25.6	25.0	1	15.1	1	11.7	34.1	40.2	19.8
Land and buildings	45,712	4.1	2.7	2.3	1	1.5	1	0.5	1.9	1.8	2.5
Other	69,978	3.0	3.0	3.1	1	3.5	1	2.1	3.1	2.8	5.9
Other	77,506	63.8	13.4	25.3	1	65.7	1	76.8	83.4	21.2	59.4
Other	54,586	16.3	2.7	11.1	1	3.5	1	4.1	16.4	19.4	5.5
Other	87,177	1.7	1.1	1.6	1	2.1	1	2.5	1.3	1.2	1.8
Other	21,636	1.0	1.1	0.7	1	3.0	1	0.5	1.2	1.8	0.8
Other	1,500,000.00	100.0	100.0	100.0	1	100.0	1	100.0	100.0	100.0	100.0

includes items for which the purposes were not known or were not observed or identifiable. A comparable table is also available for each state in the Region.



Table 106.--AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to standard loan RF borrowers by FSA, classified by major purposes, by States

Purposes for which loans were authorized	Total		Borrowers' State of residence at time of first standard loan			
	amount of loans		Washington	Oregon	Idaho	
	Dollars	Percent	Percent	Percent	Percent	Percent
Capital goods	\$25,450:	12.8	36.4	48.8	16.1	
Machinery and equipment	187,302:	8.6	6.4	10.0	20.1	
Livestock and poultry	693,406:	32.1	20.1	35.6	44.1	
Improvement of land and buildings	45,742:	2.1	1.9	3.2	1.6	
Current farm non- operating expenses ^{1/}	65,972:	3.0	2.0	2.2	4.0	
Current farm oper- ating expenses	767,655:	35.5	17.2	23.9	30.6	
Debt settlement and refinancing	347,535:	16.0	11.3	20.8	18.2	
Family expenses	37,177:	1.7	2.1	1.2	1.7	
All other ^{2/}	21,695:	1.0	1.0	2.0	0.3	
Total	XXX	100.0	100.0	100.0	100.0	
Total amount	\$2,166,485		\$887,179	\$547,555	\$731,751	

^{1/} Includes current rent, taxes, interest, recording fees, etc.

^{2/} Includes loans for which the purposes were not known or were not otherwise classifiable.



Table 108.—BORROWERS AUTHORIZED LOANS FOR MAJOR PURPOSES: Number and percentage of standard loan Rm borrowers to whom loans were authorized by FSA for major purposes, by States

Purpose for which loans were authorized	Total		Borrowers' State of residence at time of first standard loan		
	Borrowers		Percent		
	Number	Percent	Number	Percent	Number
Capital goods	1,603	84.3	30.9	83.8	87.8
Equipment and fixtures	833	42.8	41.7	41.5	50.0
Livestock and poultry	1,460	74.2	71.7	74.2	80.0
Improvement of land and buildings	236	12.1	23.0	27.0	10.0
Current farm non-operating expenses 1/	22	1.1	21.1	11.7	10.7
Current farm operating expenses	1,428	73.1	80.7	71.4	74.2
Debt settlement and refinancing	631	32.3	32.1	36.0	20.0
Family expenses	391	20.6	27.4	11.1	22.8
All other 2/	65	3.4	3.2	4.6	2.5
Unduplicated percent 3/	100	100.0	100.0	100.0	100.0
Total number of borrowers	1,902		647	605	648

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ Includes loans for which the purpose was not known or was not otherwise classifiable.

3/ Percentage for each item within States is based upon total number of borrowers in the State; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.



Table 109.-AVERAGE AMOUNT OF LOANS FOR MAJOR PURPOSES: Average amount of loans authorized by FSA to standard loan borrowers for major purposes from beginning of period of first standard loan through February 28, 1939, by period of first standard loan 1/

Purposes for which loans were authorized	Average amount authorized to		
	: borrowers receiving first		
	: standard loan between		
	3/1/36- : 3/1/37- : 3/1/38-	2/28/37 : 2/28/38 : 2/ 3/39	Dollars : Dollars : Dollars
Capital goods	505	635	624
Machinery and equipment	166	220	230
Livestock and poultry	409	516	526
Improvement of land and buildings	132	133	112
Current farm nonoperating expenses 2/	188	184	190
Current farm operating expenses	673	416	341
Debt settlement and refinancing	393	513	732
Family expenses	101	82	93
All other 2/	300	401	314
Total	1,170	1,117	1,117

1/ Averages are based upon the number of borrowers authorized loans for specified purposes.

2/ Includes current rent, taxes, interest, recording fees, etc.

3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each State in the Region.

The average amount loaned for debt settlement and refinancing, livestock and poultry, and machinery and equipment was more for second than for first period borrowers and was more for third than for second period borrowers, so that the average size of loan for these purposes was inversely related to the length of time borrowers had been on the program. Current farm operating expenses, however, were directly associated with length of time on the program, as the average amount loaned for first period borrowers was larger than that for the second period group and the average for the second period borrowers was larger than for the third period group.

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Table 110.-BORROWERS AUTHORIZED LOANS FOR SPECIFIED CAPITAL GOODS:
Number and percentage of standard loan RR borrowers to
whom loans were authorized by PSA for specified types of
capital goods, by States 1/

Types of capital goods for which loans were authorized	Total		Borrowers' State of residence at time of first standard loan			
	borrowers		Washington	Oregon	Idaho	
	Number	Percent	Percent	Percent	Percent	
Cattle	1,071	56.3	45.4	56.0	66.5	
Hogs	538	28.3	22.4	21.5	39.7	
Poultry	513	27.0	29.8	16.4	33.8	
Workstock	764	40.2	31.3	34.7	53.1	
Tractors	31	1.6	1.1	2.8	1.0	
Both workstock and tractors 2/	5	0.3	---	0.7	0.1	
Total number of borrowers 3/	1,902		617	605	680	

- 1/ The percentage of borrowers authorized loans for each of the specified types of capital goods is under-reported to some extent because some borrowers were known to have been authorized loans for livestock or for machinery, although the type of livestock or machinery was not specified or was not classifiable into the specified types.
2/ Data for "both workstock and tractors" are also included in the data for "workstock" and for "tractors," each considered separately.
3/ Percentage for each item within States is based upon total number of borrowers in the State.

Note: The total and average amount authorized to borrowers is also available for each of the purposes and States designated in this table.

Fifty-six percent of the borrowers received loans to buy cattle, 40 percent to buy workstock, 28 percent to buy hogs, 27 percent to buy poultry, and 2 percent to buy tractors. The percentage of borrowers who received loans for cattle, hogs, poultry, and workstock was highest for Idaho borrowers. Poultry loans were made to about half as many Oregon borrowers as to borrowers in the other 2 States.

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Standard is determined by the type of current loan operation. In period of first standard on loan can be specified year during which loans were uncollectible.

[illegible]

The percentage authorized for seed and feed; fertilizer and lime; fuel and other material and group is noted. The amount of seed and feed authorized was not to have been allocated from the amount of seed and feed required, although the type of animals was not specified or was not classified into those specified types.

A comparable table is also available for each State in the Region; the average amount allocated to the Government is also available for each of the purposes and periods designated in this table and for the comparable State tables.

Of the amount loaned for current farm operating expenses, seed and feed constituted the largest single item of those which were classified separately, 34 percent. Twenty-one percent of the money loaned went for other and 4 percent for fuel, oil and grease.

Table 112.-BORROWERS AUTHORIZED LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES:
 Percentage of borrowers to whom loans were authorized by FSA for specified
 types of current farm operating expenses, by period of first standard FRR
 loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Borrowers receiving first standard loan between					
	7/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39	
	Specified		Specified		Specified	
	year of loan		year of loan		year of loan	
	First	Second	Third	First	Second	First
	(3/1/36- 2/28/37)	(3/1/37- 2/28/38)	(3/1/38- 2/28/39)	(3/1/37- 2/28/38)	(3/1/38- 2/28/39)	(3/1/36- 2/28/37)
	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	69.0	20.4	12.6	61.8	19.5	29.1
Fertilizer and lime	14.6	6.3	0.8	6.8	3.5	5.7
Labor	23.6	14.1	5.5	14.7	7.1	14.4
Gas, oil, and grease	9.7	5.1	5.3	5.2	4.0	11.3
Unduplicated percent who re- ceived loans for any current farm operating expenses 2/:	80.9	30.0	19.5	69.7	27.8	68.0

1/ The percentage of borrowers authorized loans for seed and feed; fertilizer and lime; gas, oil, and grease; and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.

2/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each State in the Region.

Of the first period borrowers, 69 percent received loans for seed and feed during their first year on the FRR program, 20 percent during the second, and 13 percent during the third. Nearly one-fourth of the first period borrowers, but only between 14 and 15 percent of the second and third period borrowers, were authorized loans for labor during their first year on the program.

THE HISTORY OF THE

REIGN OF

CHARLES THE FIRST

BY

JOHN BURNET

OF THE UNIVERSITY OF OXFORD

IN TWO VOLUMES

LONDON

Printed by J. Streater, at the

Sign of the Sun, in St. Dunstons Church-yard

1679

THE SECOND VOLUME

OF THE

REIGN OF

CHARLES THE FIRST

BY

JOHN BURNET

OF THE UNIVERSITY OF OXFORD

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LONDON

Printed by J. Streater, at the

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Table 113.-AMOUNT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard NR loan 1/

Amount of loans authorized by FSA for family expenses	Total borrowers		Borrowers receiving first standard loan between			
	Number	Percent	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	
			Percent	Percent	Percent	Percent
\$0	1,511	79.5	76.2	82.0	81.5	
\$1 to \$24	48	2.5	2.6	2.0	3.0	
\$25 to \$49	90	4.6	5.4	5.2	3.2	
\$50 to \$74	82	4.3	4.1	3.3	5.7	
\$75 to \$99	39	2.1	2.0	2.8	1.2	
\$100 to \$124	48	2.5	3.5	2.0	2.8	
\$125 to \$149	19	1.0	1.4	1.3	---	
\$150 to \$174	10	0.5	0.9	0.2	0.4	
\$175 to \$199	10	0.5	0.6	0.5	0.4	
\$200 to \$249	25	1.3	2.0	1.0	0.6	
\$250 to \$299	8	0.4	0.5	0.5	0.2	
\$300 and over	12	0.6	0.8	0.2	1.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,902		796	600	606	

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Only 20 percent of the borrowers were loaned money for family expenses and the amounts loaned were small. Only 7 percent received \$100 or more. More of the first period borrowers than of the second and third period group were loaned money for family expenses.

1. The first part of the paper is devoted to a general discussion of the problem.

2. In the second part, we shall consider the special case of a homogeneous medium.

3. The third part is devoted to the study of the properties of the solutions.

4. In the fourth part, we shall discuss the numerical methods used in the calculations.

5. The fifth part is devoted to the study of the stability of the solutions.

6. In the sixth part, we shall consider the case of a heterogeneous medium.

7. The seventh part is devoted to the study of the properties of the solutions.

Table 114.--REPAYMENTS SCHEDULED: Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard loan 1/

Amount originally: scheduled to be : repaid before : 2/28/39 :	Total		Borrowers receiving			
	borrowers		first standard loan between			
	Number	Percent	3/1/36- 2/23/37	3/1/37- 2/28/38	3/1/38- 2/2/39	Percent
\$0	254	13.4	--	0.7	49.3	
\$1 to \$62	48	2.5	0.6	4.2	1.6	
\$63 to \$124	154	8.1	4.4	11.3	10.1	
\$125 to \$249	377	19.8	15.1	28.3	16.5	
\$250 to \$374	388	15.1	15.1	21.0	3.7	
\$375 to \$499	195	10.3	14.3	10.3	1.8	
\$500 to \$749	260	13.7	21.3	12.0	1.6	
\$750 to \$999	120	6.3	10.6	5.0	1.2	
\$1,000 to \$1,499	96	5.0	9.0	3.2	1.0	
\$1,500 to \$1,999	34	1.8	2.8	1.0	1.2	
\$2,000 to \$2,499	13	0.7	1.0	0.5	0.4	
\$2,500 and over	63	3.3	5.8	2.0	1.0	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,902		796	600	506	

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all of the borrowers on the program 1 year or longer were originally scheduled to make repayments by February 1939, and that almost one-half of those on the program less than 1 year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make allowance for any adjustments or revisions of the original repayment schedules.

Table 115.—REPAYMENTS MADE: Number and percentage of borrowers classified by repayments made before February 28, 1939, by period of first standard RR loan 1/

Repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between			
	Number	Percent	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	
			Percent	Percent	Percent	Percent
\$0	286	15.1	3.4	8.2	41.5	
\$1 to \$62	184	9.7	6.2	10.5	14.2	
\$63 to \$124	223	11.7	8.7	13.7	14.2	
\$125 to \$249	428	22.6	23.4	27.1	15.4	
\$250 to \$374	248	13.0	15.4	16.1	5.5	
\$375 to \$499	150	7.9	11.2	7.2	2.6	
\$500 to \$749	152	8.0	11.3	8.7	2.0	
\$750 to \$999	80	4.2	7.6	3.2	0.4	
\$1,000 to \$1,499	75	3.9	6.7	2.5	1.4	
\$1,500 to \$1,999	31	1.6	2.1	1.2	1.4	
\$2,000 to \$2,499	18	0.9	1.3	0.7	---	
\$2,500 and over	27	1.4	2.5	0.8	0.4	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,902		796	600	506	

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table, studied in conjunction with table 114, shows that 87 percent of the borrowers were scheduled to make repayments before February 28, 1939, and that 85 percent actually did make repayments. For first and second period borrowers, fewer than were expected made repayments, but more of the third period group than expected made repayments. Sixty-five percent of the borrowers beginning on RR during the first period were scheduled to repay \$375 or more by the end of the third period, but only 43 percent repaid as much as \$375. Corresponding percentages of borrowers who began in the second period were 34 and 24 and for borrowers accepted in the last period were 12 and 9 percent.

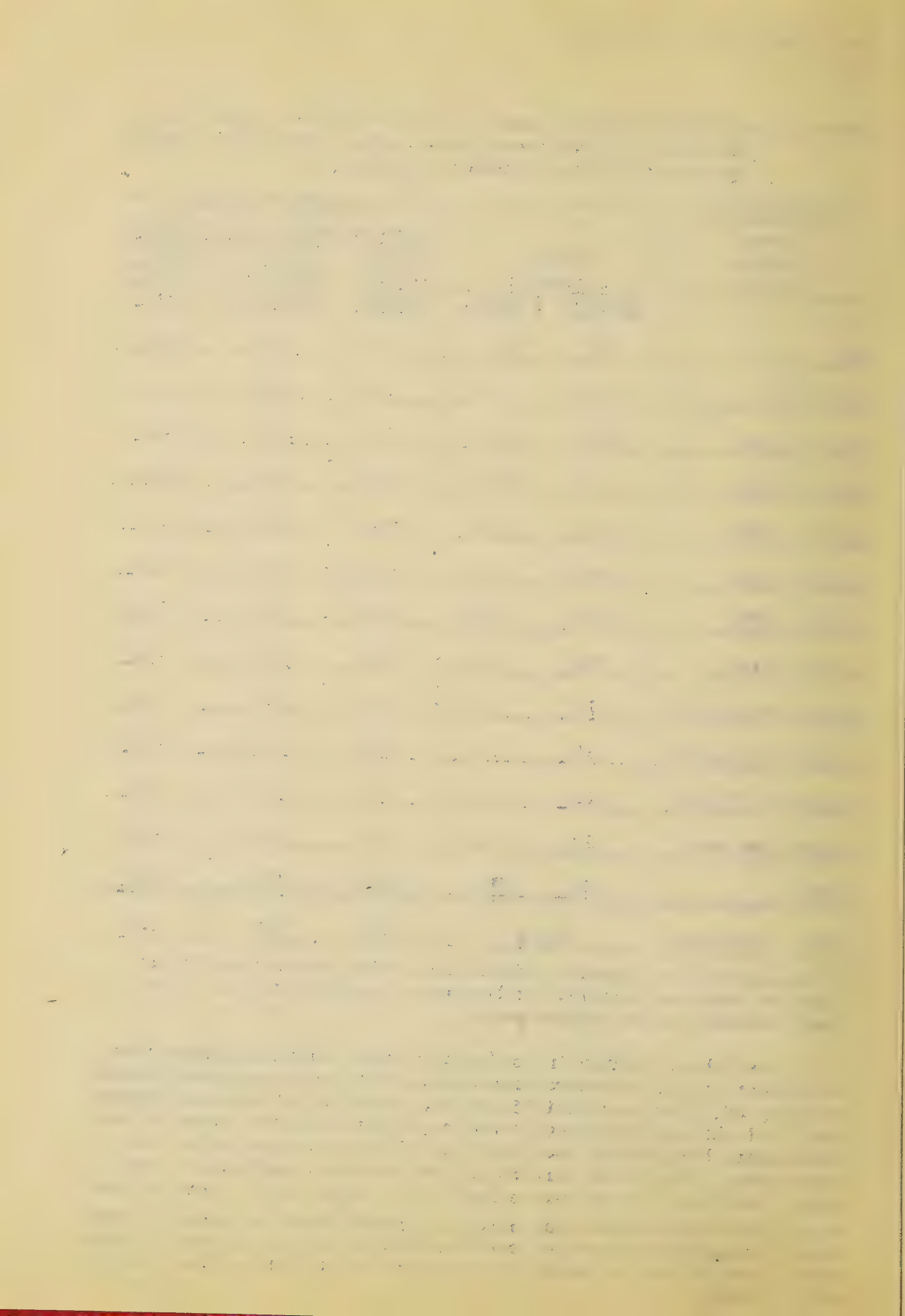


TABLE 116. REPAYMENT SCHEDULES AND REPAYMENT PERIOD: Number of months of repayment period originally scheduled to be repaid before February 1, 1959

SCHEDULED TO BE REPAID BEFORE 2/28/59		Total		to 1 to 2 to 3 to 4 to 5 to 6 to 7 to 8 to 9 to 10 to 11 to 12		over										
No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
\$1 to \$52	48	3	21	4	5	1	1	1	1	1	1	1	1	1	1	1
\$53 to \$124	154	12	28	64	35	8	2	2	2	2	2	2	2	2	2	2
\$125 to \$349	377	37	36	54	172	31	11	10	1	2	2	2	2	2	2	2
\$350 to \$374	288	15	31	53	80	97	28	11	7	6	2	2	2	2	2	2
\$375 to \$499	195	11	15	19	44	38	47	18	6	4	2	2	2	2	2	2
\$500 to \$749	260	13	7	12	52	69	29	63	16	7	2	2	2	2	2	2
\$750 to \$999	120	9	3	5	14	13	17	26	14	9	1	1	1	1	1	1
\$1,000 to \$1,499	95	2	3	1	6	10	15	18	31	2	2	2	2	2	2	2
\$1,500 to \$1,999	34	2	1	2	3	2	1	5	5	3	3	3	3	3	3	3
\$2,000 to \$2,499	13	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
\$2,500 and over	63	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total	1,902	266	184	223	428	248	150	161	80	75	31	13	27	27	27	27

Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

7. Exclusive of payments made before period during which 1931 increased loan was received for software received on loan other than standard in an earlier period.

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that would be the case if we were to have a more complete knowledge of the world.

Tables 117, 118, and 119

Over one-third, 34 percent, of all borrowers had their loans renewed before February 28, 1939. Eleven percent of the group receiving the first standard loan during 1936-39 had their loans renewed before they completed 1 year on the RRI program. More than one-third, 35 percent, of those receiving their first standard loan during 1937-38, and about one-half, 48 percent, of those receiving the first loan during 1936-37 had their loans renewed by February 28, 1939. Borrowers whose loans were not renewed generally had a better repayment record than those whose loans were renewed.

Tables 117, 118, and 119 must be used with caution, because the repayment schedules refer to the original and not to the revised schedules. In addition, repayments include interest but the scheduled repayments do not.

Six percent of the borrowers had scheduled repayments but made no repayments prior to February 28, 1939. Nearly one-half, 49 percent, did as good or better on repayments than originally planned; that is, 4 percent made repayments who were not scheduled to do so until after February 1939; nearly 36 percent repaid about as much or more than originally scheduled; almost 10 percent were not scheduled to make repayments and made none. Thirty-eight percent of the first period, 43 percent of the second period, and 72 percent of the third period borrowers did as well or better than originally scheduled.

Tables 118 and 119, considered together, show that the borrowers in Oregon came closest to repaying an amount equal to the scheduled repayments, repaying 85 percent of the total amount originally scheduled to be repaid by February 28, 1939, while the borrowers in Washington had the poorest record, repaying 67 percent. Idaho borrowers repaid 70 percent of the amount first scheduled. Oregon borrowers who came on the program during the third period repaid 12 percent more than the amount originally scheduled to be repaid. For the Region, the percentages repaid were 69, 75, and 74 for first, second, and third period borrowers, respectively. Seventy-one percent of all the amount originally scheduled was repaid before February 28, 1939.

1-17-1. DETAILS AND PERCENTAGE OF SCHEDULED REPAYMENTS MADE: and percentage of borrowers classified by percentage of scheduled repayment made before February 28, 1939, and by whether or not loans were renewed or extended before February 28, 1939, by period of first standard RR 1

Borrowers receiving first standard loan between	Percentage of scheduled repayment made before February 28, 1939									
	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	3/1/39-2/28/40	3/1/40-2/28/41	3/1/41-2/28/42	3/1/42-2/28/43	3/1/43-2/28/44	3/1/44-2/28/45	3/1/45-2/28/46
renewed or extended before	renewed or extended before	renewed or extended before	renewed or extended before	renewed or extended before	renewed or extended before	renewed or extended before	renewed or extended before	renewed or extended before	renewed or extended before	renewed or extended before
2/28/39	borrowers	renewed	renewed	renewed	renewed	renewed	renewed	renewed	renewed	renewed
	Per. :	Per. :	Per. :	Per. :	Per. :	Per. :	Per. :	Per. :	Per. :	Per. :
No repayments, but re-										
payments scheduled	146 :	1.2 :	2.4 :	1.1 :	2.7 :	7.6 :	12.8 :	5.1 :	5.0 :	19.0 :
Less than 20.0	71 :	11.7 :	2.7 :	11.7 :	1.3 :	2.4 :	7.7 :	5.7 :	1.0 :	2.7 :
20.0 to 40.0	318 :	11.7 :	13.0 :	11.0 :	1.4 :	3.3 :	15.1 :	8.7 :	6.5 :	17.3 :
40.0 to 60.0	1,347 :	1.7 :	17.2 :	20.2 :	3.0 :	5.0 :	14.0 :	5.1 :	10.5 :	2.4 :
60.0 to 80.0	1,177 :	2.1 :	12.7 :	14.0 :	2.3 :	4.0 :	10.1 :	5.3 :	19.0 :	2.6 :
80.0 to 100.0	326 :	17.1 :	21.1 :	14.7 :	20.7 :	1.2 :	5.0 :	10.1 :	7.6 :	15.2 :
100.0 to 120.0	1,377 :	2.3 :	1.0 :	2.3 :	2.0 :	1.0 :	1.2 :	5.2 :	2.0 :	2.0 :
120.0 to 140.0	31 :	1.0 :	1.0 :	1.0 :	3.0 :	1.0 :	1.0 :	5.7 :	1.2 :	1.0 :
140.0 to 160.0	3 :	1.0 :	4.0 :	1.0 :	1.0 :	1.0 :	1.0 :	1.0 :	1.0 :	1.0 :
160.0 and over	1 :	1.0 :	1.0 :	1.0 :	1.0 :	1.0 :	1.0 :	1.0 :	1.0 :	1.0 :
No repayments, no re-										
payments scheduled	172 :	1.0 :	— :	— :	— :	— :	— :	0.2 :	25.7 :	— :
No repayments, no re-										
payments scheduled	12 :	1.0 :	— :	— :	— :	0.3 :	— :	0.5 :	1.0 :	— :
Total	1,902 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :
Number reporting	1,902	78	20	310	170	11	309	506	50	448

1/ The above percentages scheduled on first standard loan made before period during which first standard loan was received for borrowers receiving a loan, other than standard loan or first period.

118.-TOTAL REPAYMENTS SCHEDULED: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period of borrowers' first standard RR loan, by States 1/

Borrowers' State of residence at time of first standard loan	Total	Amount originally scheduled to be repaid before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/39		
		Dollars	Dollars	Dollars
Washington	468,899	329,675	108,894	10,320
Oregon	176,898	90,398	68,761	11,429
Idaho	351,575	210,645	88,560	1,200
Total, all States	997,372	631,218	266,215	12,749
Total number of borrowers	1,902	796	600	

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(26MT)

Table 119.-TOTAL REPAYMENTS MADE: Total amount of repayments made to FSA before February 28, 1939, by period of borrowers' first standard RR loan, by States 1/

Borrowers' State of residence at time of first standard loan	Total	Repayments made before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/39		
		amount	Dollars	Dollars
Washington	313,239	215,145	75,460	12,614
Oregon	150,946	71,597	59,924	19,425
Idaho	246,355	151,123	63,238	11,994
Total, all States	710,540	437,865	198,622	44,033
Total number of borrowers	1,902	796	600	506

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(27MT)



Table 120.-PERIODIC GRANTS RECEIVED: Number and percentage of borrowers classified by periods during which grants were received between March 1, 1936 and February 28, 1939, by period of first standard loan

Periods during which grants were received between:			Borrowers receiving first standard loan between:				
	Total		3/1/36- : 3/1/37- : 3/1/38- : 2/28/37 : 2/28/38 : 2/28/39				
	Number	Percent	Percent	Percent	Percent	Percent	Percent
No grants	1,548	81.5	72.5	82.4	93.9		
1936-37 only	111	5.8	12.9	1.2	0.2		
1936-37; 1937-38	27	1.4	2.8	0.7	0.2		
1936-37; 1937-38; 1938-39	18	0.9	2.1	0.2	---		
1936-37; 1938-39	6	0.3	0.3	0.5	0.2		
1937-38 only	30	1.6	1.4	3.2	---		
1937-38; 1938-39	54	2.8	2.6	4.5	1.2		
1938-39 only	108	5.7	5.3	7.3	4.3		
Total	XXX	100.0	100.0	100.0	100.0		
Number reporting	1,902		796	600	506		
1936-37	162	8.4	18.1	2.6	0.6		
1937-38	129	6.7	8.9	8.6	1.4		
1938-39	186	9.7	10.3	12.5	5.7		

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined, with a cross-tabulation of periods during which grants were received and number of standard loans authorized.

Eighty-two percent of the borrowers did not receive any grants between March 1, 1936 and February 28, 1939; this was true for 73, 82, and 94 percent of the first, second, and third period borrowers, respectively. Thirteen percent received grants during only 1 year, 4 percent during 2 years, and 1 percent during all 3 years. Only 2 percent of the first period borrowers received grants during each of the 3 years covered by the study, while none of the third period, and practically none of the second period borrowers, received a grant during each of these years. During 1938-39 about 1 borrower in 10 received grants, while during 1936-37 and 1937-38, 8 and 7 percent, respectively, received grants.



Table 121.-AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939, by period of first standard loan 1/

Amount of grants received before 2/28/39	Total		Borrowers receiving			
	borrowers		first standard loan between			
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
\$0	2,557	81.8	72.5	83.6	74.2	
\$1 to \$24	18	0.9	1.3	0.2	0.6	
\$25 to \$49	60	3.2	4.5	3.2	1.0	
\$50 to \$74	66	3.5	5.0	3.2	1.4	
\$75 to \$99	71	3.7	5.5	3.4	1.2	
\$100 to \$149	58	3.0	5.4	2.0	0.6	
\$150 to \$199	28	1.5	1.8	2.2	0.2	
\$200 to \$299	27	1.4	1.9	1.3	0.3	
\$300 to \$399	7	0.4	0.9	---	---	
\$400 to \$499	7	0.4	0.4	0.7	---	
\$500 and over	3	0.2	0.3	0.2	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,902		796	600	206	

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses.

Eighty-two percent of the borrowers received no grants during or after the period of the first standard loan; this was true for 72, 84, and 94 percent of the first, second, and third period borrowers, respectively. Eleven, 6, and 2 percent of the borrowers in these respective periods received \$100 or more in grants.



Table 122.-GRANTS IN RELATION TO REPAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard RR loan

Relation of grants to repayments	Total		Borrowers receiving first standard loan between	
	borrowers 1/		3/1/36-	3/1/37
	Number	Percent	Percent	Percent
No grants, no repayments	154	11.3	10.1	12.4
No grants, some repayments	1,052	75.5	75.5	75.3
Some grants, no repayments	29	2.1	1.5	2.3
Some grants, some repayments	161	11.4	12.8	9.5
Grants as percentage of repayments				
Less than 30	59	4.2	5.0	3.2
30.0 to 49.9	25	1.8	2.1	1.3
50.0 to 69.9	20	1.4	1.5	1.3
70.0 to 89.9	6	0.4	0.1	0.6
90.0 to 109.9	10	0.7	0.9	0.5
110.0 to 129.9	7	0.5	0.6	0.3
130.0 to 149.9	6	0.4	0.4	0.5
150.0 to 199.9	7	0.5	0.6	0.3
200.0 and over	21	1.5	1.5	1.3
Total	1,311	100.0	100.0	100.0
Number reporting	1,396		776	600

1/ Exclusive of borrowers receiving first standard loan between 3/1/36-2/28/39.

Three borrowers out of every 4 who came on the program during the first and second periods made repayments but received no grants following the period of the first standard loan. Thirteen percent of the first period and 10 percent of the second period borrowers made repayments and also received grants after their first year on the RR program. Between 2 and 3 percent received grants but made no repayments. Four percent of the first period and 3 percent of the second period borrowers received 17% grants equal or in excess of repayments.



Table 1.3.-DEBT ADJUSTMENT: Number and percentage of standard loan borrowers classified by type of debt adjustment service received through FSA before February 28, 1939, by period of first standard loan 1/

Type of debt adjustment	Total		Borrowers receiving first standard loan between				
	borrowers		3/1/26-	3/1/37-	3/1/38-		
	Number	Percent	2/28/27	2/28/38	2/28/39	Percent	Percent
No adjustment	1,888	99.2	98.4	99.8	99.8		
Debt reduction	3	0.2	0.3	—	0.2		
Adjustments other than debt reduction 2/							
Adjustments, type unknown	11	0.6	1.1	0.2	—		
Total	1,902	100.0	100.0	100.0	100.0		
Number reporting	1,902		796	600	506		

1/ Borrowers receiving debt reduction and additional type of debt adjustment are included only in the "debt reduction" classification.

2/ Includes extension of payments, interest rate reductions, etc.

Note: A comparable table is also available for each State in the Region.

Less than 1 percent of the borrowers included in this study were reported as having received any form of FSA debt adjustment service. Twelve of the 14 borrowers who did receive such service lived in Idaho.



ITEMS ON PUNCH CARD
For Each Borrower Included in
Study of FSA Standard Loan RR Borrowers

This list of items on the punch card prepared for each borrower is included with this set of tabular data because it summarizes the type of information obtained from the records in the regional offices which is being used in the detailed analyses. The number entered parenthetically after the items indicates the number of classes into which each is broken down for analytical purposes.

Punch card

<u>column</u>	<u>Item and number of classes for each item</u>
1	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (3)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (11)
10	Total amount of all loans received (12)
11	Number of standard loans authorized (6)
12*	Amount originally scheduled to be repaid (12)
13	Amount of repayments made (12)
14	Amount of grants received (12)
15	Debt reduction (2)
16*	Tenure status year before RR (7)
17*	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
19*	Type and length of lease year of last RR record (9)

* Data for Region III not comparable with data for other II regions

11**	Receipts from AAA year before RR (12)
12	Receipts from off-farm work year before RR (12)
13	Family operating expenses year before RR (12)
14	Net cash income, year before RR (12)
15**	Receipts from AAA year of last RR record (12)
16	Receipts from off-farm work year of last RR record (12)
17*	Major source of receipts year before RR (12)
18*	Major source of receipts year of last RR record (12)
19	Family operating expenses year of last RR record (12)
20	Net cash income year of last RR record (12)
21**	Number of agricultural enterprises year before RR (11)
22*	Number of agricultural enterprises year of last RR record (11)
23	Acres in crops year before RR (12)
24	Size of farm year before RR (10)
25**	Garden year before RR (10)
26	Acres in crops year of last RR record (12)
27	Size of farm year of last RR record (10)
28**	Garden year of last RR record (4)
29**	Number of cows at time of first standard RR loan (12)
30**	Number of cows at time of last RR record (12)
31**	Number of sows at time of first standard RR loan (11)
32**	Number of sows at time of last RR record (11)
33**	Number of hens at time of first standard RR loan (11)

* Data for Region III not comparable with data for other II Region

** Not available for Region III

Punch card
column

Item and number of classes for each item

43**	Number of hens at time of last RR record (11)
44**	Number of times changed farms since first standard RR loan (6)
45*	Repayments made as percentage of scheduled repayments (12)
46	Grants as percentage of repayments made subsequent to period of first standard loan (12)
47	Farm receipts year before RR (12)
48	Amount change in farm receipts from year before RR to year of last RR record (12)
49	Total cash receipts, excluding loans, year before RR (12)
50	Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12)
51	Farm receipts as percentage of total cash receipts, year before RR (12)
52	Farm receipts as percentage of total cash receipts, year of last RR record (12)
53	Actual as percentage of planned total cash receipts in 1938-39 (8)
54	Value of farm land and buildings owned at time of first standard RR loan (12)
55***	Value of livestock and equipment owned at time of first standard RR loan (12)
56	Value of assets at time of first standard RR loan (12)
57	Amount change in value of farm land and buildings owned from time of first standard loan to time of last RR record (12)
58***	Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12)
59	Liabilities at time of first standard RR loan (12)
60	Amount change in liabilities from time of first standard loan to time of last RR record (12)

* Data for Region III not comparable with data for other 11 Regions

** Not available for Region III

*** Data for Region I not comparable with data for other 11 Regions

1300	Number of items at time of last record (11)
1305	Number of items changed from time of last record (11)
1310	Payments made as percentage of scheduled repayments (12)
1315	Payments as percentage of repayments made subsequent to period of first standard loan (12)
1320	Item receipts year before (12)
1325	Amount change in item receipts from year before to year of last record (12)
1330	Total cash receipts, excluding loans, year before (12)
1335	Amount change in total cash receipts, excluding loans, from year before to year of last record (12)
1340	Item receipts as percentage of total cash receipts, year before (12)
1345	Item receipts as percentage of total cash receipts, year of last record (12)
1350	Ratio as percentage of planned total cash receipts in 1934-35 (12)
1355	Value of item land and buildings owned at time of first standard loan (12)
1360	Value of livestock and equipment owned at time of first standard loan (12)
1365	Value of assets at time of first standard loan (12)
1370	Amount change in value of item land and buildings owned from time of first standard loan to time of last record (12)
1375	Amount change in value of livestock and equipment owned from time of first standard loan to time of last record (12)
1380	Ratio of assets at time of first standard loan (12)
1385	Amount change in liabilities from time of first standard loan to time of last record (12)

* Data for Region III not comparable with data for other II regions
 ** Not available for Region III
 *** Data for Region I not comparable with data for other II regions

Punch card
column

Item and number of classes for each item

61	Net worth, including farm real estate, at time of first standard RR loan (12)
62	Liabilities as percentage of assets at time of first standard RR loan (12)
63	Net worth, excluding farm real estate, at time of first standard RR loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (12)
65	Amount change in net worth, excluding farm real estate, from time of first standard RR loan to time of last RR record (12)
66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (12)
68	Amount of loan authorized for family expenses (12)
69	Amount of loan authorized for current farm operating and non-operating expenses and family expenses (12)
70*	A. Years on farm to be operated crop year of first standard RR loan (4) B. Relief aid received prior to first standard RR loan (3)
71*	Family type (10)
72	Household size (12)
73	Age of head (7)
74	Education of head (12)
75*	Number of male youths (nonheads) aged 16-24 (5)
76*	Disabilities of head and other family members (5)
77*	A. Status of borrower on FSA standard RR program as of February 28, 1939 (8) B. Loans renewed or extended (2)
78	A. Color (3) B. Years during which grants received (8)

* Data for Region III not comparable with data for other 11 Regions

** Not available for Region III

61	Net worth, including farm real estate, at time of first standard and RM loan (12)
62	Liabilities as percentage of assets at time of first standard RM loan (12)
63	Net worth, excluding farm real estate, at time of first standard and RM loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RM record (12)
65	Amount change in net worth, excluding farm real estate, from time of first standard RM loan to time of last RM record (12)
66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (12)
68	Amount of loan authorized for family expenses (12)
69	Amount of loan authorized for current farm operating and non-operating expenses and family expenses (12)
70*	A. Years on farm to be operated over year of first standard RM loan (4) B. Relief aid received prior to first standard RM loan (1)
71*	Family type (10)
72	Household size (12)
73	Age of head (5)
74	Education of head (12)
75*	Number of male youths (nonheads) aged 16-24 (1)
76*	Relationships of head and other family members (3)
77*	A. Status of borrower on FSA standard RM program as of February 28, 1939 (8) B. Loans renewed or extended (2)
78	A. Color (3) B. Years during which grants received (8)

* Data for Region III not comparable with data for other 11 regions
** Not available for Region III